

Amended Funds Availability

What you need to know about Regulation CC:

How your money will be made available to you when you deposit a check.

We have amended the Funds Availability Disclosure that you received at account opening.

Our Funds Availability Policy has been revised due to the restructuring of check-processing operations within the Federal Reserve System, and in accordance with changes to Regulation CC. Our general policy is to make funds deposited from checks available immediately.

First Savings Bank Northwest will continue to reserve the right to delay availability of funds deposited into transaction accounts (i.e. High-Yield Checking, Green Account, and FIRSTChecking). If funds are delayed, the following guidelines will apply as of February 26, 2010:

Case-by-Case Delay: The first \$100 dollars will be made available the next business day; the remainder of funds will be available on the 2nd business day after the date of deposit rather than the 5th business day.

Safeguard Exceptions Delay: The first \$100 dollars will be made available the next business day; the remainder of funds will be made available on the 7th business day after the date of deposit rather than the 11th business day.

Special Rules for New Accounts: Special rules may apply to new accounts within the first 30 days of account opening. Funds totaling \$5,000 from official type checks (i.e. cashier's check, traveler's check, governmental check) will be made available the next business day following the deposit. Deposits consisting of official type check(s) exceeding \$5,000 will continue to be available on the 9th business day after the date of deposit.

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N O R T H W E S T



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