

Funds Availability

YOUR ABILITY TO WITHDRAW FUNDS

Our check-clearing procedures have been designed to protect our customers' deposits and to make funds available as soon as possible. When a deposit is received, the availability of funds may be delayed consistent with funds availability laws. During the delay, you may not withdraw the funds in cash or use the funds to pay checks that you have written.

DETERMINING THE AVAILABILITY OF A DEPOSIT

The length of delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If we receive your deposit by 2:00 pm on a business day that we are open, we will consider that day to be the day of your deposit. However, if we receive your deposit after 2:00 pm or on a day we are not open, we will consider that deposit made on the next business day we are open. The length of the delay varies depending on the type of deposit and is explained below.

SAME-DAY AVAILABILITY

Funds from electronic direct deposits to your account will be available on the day we receive the deposit.

NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the first business day after the day of your deposit:

- U.S. Treasury checks payable to you
- Wire transfers
- Checks drawn on OptumHealth Bank

If you make the deposit in person to one of our employees, funds from the following deposits are also available on the first business day after the day of your deposit. If you mail the deposits, funds from the following deposits will be available on the second business day after the day we receive your deposit.

- Cash (for security reasons, cash should not be sent through the mail)
- State and local government checks payable to you, and if the payor of the check is in the state of Utah
- Cashier's, certified and teller's checks payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks and U.S. Postal Money Orders, if these items are payable to you

For all other check deposits, the first \$100 from a deposit will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a check of \$700 on a Monday, \$100 of the deposit will be available on Tuesday. The remaining \$600 will be available on Wednesday.

LONGER DELAYS MAY APPLY

Funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,000 on any day
- You redeposit a check that has been returned unpaid
- You have overdrawn your account repeatedly in the last 6 months
- There is an emergency, such as failure of computer or communication equipment

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than the seventh business day after the day of your deposit.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules will apply during the first 30 days your account is open: funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfer, and the first \$5,000 of a day's total deposit of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the check must be payable to you. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available on the eleventh business day after the day of your deposit.