



SPECIAL RULES
for **NEW ACCOUNTS and**
EXCEPTION ITEMS

If you are a new customer, the following special rules will apply during the first 30 days your account is open.



The first \$100 of your deposit will be available to you on the business day of your deposit. Funds in excess of \$100 will be available to you on the seventh business day after the day of your deposit.

The first \$5,000 from a deposit of U. S. Treasury checks will be available on the business day of your deposit. The amount in excess of \$5,000 will be available on the seventh business day after the day of your deposit.

Funds from deposits of cash, direct deposits, wire transfers and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's, federal, state and local government checks will be available on the same business day of your deposit, if the deposit meets certain conditions. For example, the check must be payable to you.

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 first business day after the day of your deposit.

M E M B E R F D I C



UNITED LABOR BANK f.s.b.



www.laborbank.com

O A K L A N D O F F I C E

100 Hegenberger Road, Suite 110
Oakland, California 94621
800.585.2267

L O N G B E A C H O F F I C E

3750 Kilroy Airport Way, Suite 130
Long Beach, California 90806
800.340.8553

S A C R A M E N T O O F F I C E

1164 West National Drive, Suite 55
Sacramento, California 95834
800.956.7754

S A N J O S E O F F I C E

2550 N. First Street, Suite 102
San Jose, California 95131
877.447.9900

S A N F R A N C I S C O O F F I C E

301 Folsom Street, Suite A
San Francisco, California 94105
866.346.2182

S E A T T L E O F F I C E

14900 Interurban Avenue South, Suite 150
Seattle, Washington 98168
877.725.4340



UNITED LABOR BANK f.s.b.

Funds Availability





**YOUR ABILITY
to WITHDRAW FUNDS at
UNITED LABOR BANK**

It is our general policy to make funds from your cash and most check deposits available to you on the day we receive your deposit, if your deposit is received before our cutoff hour. Once funds are available, you can withdraw the funds in cash and/or we will use the funds to pay checks that you have written and/or process transactions you have authorized on your account. The Bank, in its sole discretion, however, may choose to instead make the deposit available for withdrawal on the next business day, or for certain items, even later.



For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before 4:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 p.m. on any business day, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.



FUNDS AVAILABILITY

In some cases, we will not make all of the funds that you deposit by check available to you on the same day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$100 of your deposit will be available on the day we receive your deposit.

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



Funds from wire transfers into your account will be available on the business day we receive the transfer.

**LONGER DELAYS
may APPLY**

If we are not going to make all of the funds from your deposit available the same day we will notify you, in writing, at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.



**HOLDS on OTHER
FUNDS**



If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. For example, if we cash a \$500 check for you, \$400 of funds already in your account will not be available until the second business day after the day we cashed the check.

If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure.

EXCEPTION HOLDS

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 one-day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of communications or computer 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.

Funds Availability