

REGULATION CC FUNDS AVAILABILITY DISCLOSURE

Account Holder: ISB Customer

Financial Institution: Iowa Savings Bank
Carroll Office
510 W US Highway 30
PO Box 967
Carroll, IA 51401

YOUR ABILITY TO WITHDRAW FUNDS AT IOWA SAVINGS BANK. Our policy is to delay the availability of funds from your cash and check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Determining the Availability of a Deposit. The length of the delay is counted in business days from the day of your deposit. Everyday is a business day, except Saturdays, Sundays, and federal holidays. We have different deposit cut-off hours for different locations. Our earliest cut-off hour is 3:00. If you make a deposit before our cut-off hour 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 our cut-off hour or on a day we are not open, we will consider that the deposit was 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 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 we receive your deposit:

- * U.S. Treasury checks that are payable to you.
- * Wire transfers.
- * Checks drawn on Iowa Savings 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 we receive your deposit:

- * Cash.
- * State and local government checks that are payable to you.
- * Cashier's, certified, and teller's checks that are payable to you.
- * Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day we receive your deposit.

Availability of Other Check Deposits. The first \$225.00 from a deposit of checks that do not trigger next-day availability will be available on the first business day after the day of your deposit. The remaining funds will be available on the 1st business day after the day of your deposit.

Longer Delays May Apply. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$5,525.00 on any one day.
- * You redeposit a check that has been returned unpaid.
- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications 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. They will generally be available no later than the seventh business day after the day of your deposit.
