

## FRONTENAC BANK

## FUNDS AVAILABILITY DISCLOSURE

Our general policy is to allow you to withdraw funds deposited in your account on the first business day after the day we receive your deposit. In some cases, we may delay your ability to withdraw funds beyond the first business day. If we hold funds longer than the 2<sup>nd</sup> business day, we will notify you in writing and the funds will be available no later than the seventh business day. (This was changed as of February 28, 2010, to a maximum of seven days from a maximum of eleven days.)