

**CATSKILL HUDSON BANK**  
95 Schwenk Drive  
Kingston, NY 12401  
**Regulation CC Funds Availability Disclosure**

**Your Ability To Withdraw Funds At Catskill Hudson Bank** - Our policy is to delay the availability of funds from your 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. 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 5:00 PM (our cutoff time) 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 5:00 PM, or on a day that we are not open, we will consider that the deposit was made on the next business day we are open. Please note that we do not accept deposits from non-proprietary (Non-Catskill Hudson Bank) ATMs. The length of the funds availability 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 same day we receive the deposit.

**Next Day Availability** – Funds from the following deposits will be 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 Catskill Hudson Bank

If you make the deposit in person to one of our employees, into an account held by the payee, funds from the following deposits are also available on the first business day after the day we receive your deposit:

- Cash
- U.S. Postal Service money orders, cashiers, certified or teller's checks that are payable to you
- Checks drawn on the Federal Reserve Bank, or Federal Home Loan Bank, if these items are payable to you
- State or local government checks that are payable to you

If you do not make the 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 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 second 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 the following reasons:

- You deposit checks totaling more than \$ 5,525 on any one day
- You have overdrawn your account repeatedly in the last 6 months
- We believe a check you deposit will not be paid
- There is an emergency, such as failure of communications or computer equipment

In these cases, funds will generally be available no later than the seventh business day after the day of your deposit. We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will generally tell you when the funds will be available at the time you make your deposit. If your deposit is not made directly to one of our employees, or if we decide to take action after you have left the premises, we will mail you the notice of delayed funds availability no later than the day after we receive your deposit. If you feel you will need the funds from a deposit right away, you should ask when the funds will be available.

**Holds on Other Funds** - If we cash a check for you that is drawn on another financial institution, 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. If we accept for deposit a check that is drawn on another financial institution, 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 for the type of check that you deposited.

**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 deposits of electronic direct deposits will be available on the same day we receive the deposit. Funds from deposits of the first \$ 5,525 of a day's total deposits of Cash, Wire Transfers, Cashiers, Certified, Teller's, Traveler's, and federal, state and local government checks along with checks drawn on Catskill Hudson Bank will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable directly to you and deposited into an account held by the payee. The excess over \$ 5,525 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 \$ 5,525 will not be available until the second business day after the deposit. Funds from all other check deposits will be available on the ninth business day after the day of your deposit.