

one of our employees, the first \$5,525 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 seventh business day after the day of your deposit,

**Disclosures Regarding Electronic "Wholesale Credit" Transaction Subject to Uniform Commercial Code Article 4A**

Provisional Payment: Credit given by us to you with respect to an automated clearing house credit entry is provisional until we receive final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such an entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice of Receipt of Entry: Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide you.

Choice of Law: We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses ("ACH") and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Kansas, unless it has been otherwise specified in a separate agreement that the law of some other state shall govern.

## Hours of Operations

### Burlington Office Location

Lobby Hours-8:30 a.m.—3:00 p.m. Monday—Thursday  
Lobby Hours-8:30 a.m.—5:00 p.m. Friday  
Lobby is Closed Saturday  
Drive Up Window-8:30 a.m.—5:00 p.m. Monday—Friday  
Drive Up Window-9:00 a.m.—12:00 p.m. Saturday

### Osage City Office Location

Lobby Hours-9:00 a.m.—4:00 p.m. Monday—Friday  
Drive Up Window-8:30 a.m.—5:00 p.m. Monday—Friday  
Closed Saturdays

### Waverly Office Location

Lobby Hours— Closed Mondays  
Lobby Hours-9:00 a.m.—3:30 p.m. Tuesday—Friday  
Lobby Hours-9:00 a.m.—12:00 p.m. Saturday  
Drive Up Window-8:30 a.m.—5:00 p.m. Monday—Friday  
Drive Up Window-9:00 a.m.—12:00 p.m. Saturday

\*Burlington-Osage City-Waverly Bank Locations have access to night depositories on the outside of the buildings

\*ATMs installed for cash withdrawals at each location

\*Mobilifi App—FNB Kansas (Apple and Android App Stores)

\*First National Bank of Kansas Website [www.fnbofks.bank](http://www.fnbofks.bank)



**Your hometown bank serving you!**



PO Box 228  
600 N Fourth Street  
Burlington, KS 66839-0228  
PHONE: (620) 364-8472

PO Box 275  
18 Main  
Osage City, KS 66523-0275  
PHONE: (785) 528-3133

PO Box 398  
305 Pearson Avenue  
Waverly, KS 66871-0398  
PHONE: (785) 733-2564

# YOUR ABILITY TO WITHDRAW FUNDS

## FUNDS AVAILABILITY FACTS

***This policy statement applies to all deposit accounts.***

Our policy is to make funds from your cash and check deposits, including checks deposited by Remote Deposit Capture, available to you on the first business day after the day we receive your deposit. Electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks you have written. 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.

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 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 a day we are not open, we will consider that the deposit was made on the next business day we are open. Deposits made in the night depository after 4:00 p.m. will be considered made on the next business day. If you make a deposit at an ATM before 4:00pm 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 at an ATM after 4:00pm or on a day we are not open, we will consider that the deposit was made on the next business we are open.

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 one of your accounts. 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 \$200.00 local check for you, \$200.00 of funds already in your account may not be available until the first 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 the account to which the deposit is made. The funds in the account would then not be available for withdrawal until the after the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

**LONGER DELAYS MAY APPLY  
Case-By-Case Delays**

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the 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. The first \$200 of your deposit, however, will be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, after we receive your deposit, we will notify you at the time you make the 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 will need the funds from a deposit right away, you should ask us when the funds will be available.

**Safeguard Exceptions**

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 re-deposit 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 are unable to verify an endorsement.
- There are erasures, inconsistencies, or other apparent alterations on the check.
- Some information on the check is not consistent with other information on the check.
- We have been notified that the check has been lost or damaged in collection.
- The check is postdated or has a stale date.
- The check has an invalid routing or account number.
- Information from the paying bank indicates that the check may not be paid.

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.

**DEPOSITS AT AUTOMATED TELLER MACHINES**

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will be available on the fifth business day after the day of the 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 deposit of cash, wire transfers, and the first \$5,525 dollars of a day's total deposits 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 checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the tenth business day after the day of your deposit. If your deposit of these checks (other than a US Treasury Check) is not made in person to