

FUNDS AVAILABILITY

YOUR ABILITY TO WITHDRAW FUNDS

This policy statement applies to all deposit accounts.

Our policy is to make funds from your cash and check deposits 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 that 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Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.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 the close of business 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 the close of business or on a day that we are not open, we will consider the deposit made on the next business day 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 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 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 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 \$275 of your deposits, however, may 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, we will notify you 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 will need the funds from the deposit right away, you should ask us when the funds will be available.

Safeguard exceptions. In addition, 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 \$6,725 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 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.

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 deposits of cash, wire transfers and the first \$6,725 of a day's total deposit 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 \$6,725 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 \$6,725 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 eleventh business day after the day of your deposit.

LOCATIONS AND HOURS

Anstaff Bank has thirteen convenient locations to serve your banking needs. Our main office is located at 100 First National Avenue and our Auto Bank at 313 West Main Street in Green Forest. Our Berryville North office is located at 812 West Trimble and our Berryville South office is at 210 S. Main, our Harrison office is 1106 Hwy 65 North and our Harrison South office is 702 Hwy 62/65 South. Our Huntsville office is 210 East Main Street and our Kingston office is 101 Public Square. Our Jasper office is located at 400 East Court Street. Our Flippin office is 301 South First Street, our Mountain Home office is 150 West End Way, our Norfolk office is 23 Wolf Street, and our Mountain Home Mid-Town office is 777 Hwy 62 East..

Main Bank Hours

8:30 am to 4:30 pm Monday - Thursday
8:30 am to 5:00 pm Friday

Auto Bank Hours

8:00 am to 4:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday
8:00 am to 12:00 pm Saturday

Berryville North Hours

8:00 am to 4:30 pm Monday - Thursday
8:00 am to 5:00 pm Friday
Drive up Window

8:00 am to 5:00 pm Monday - Thursday
8:00 am to 5:30 pm Friday
8:00 am to 12:00 pm Saturday

Berryville South Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Harrison North Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

7:30 am to 5:30 pm Monday - Friday
7:30 am to 12:00 pm Saturday

Harrison South Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Huntsville Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday
8:00 am to 12:00 pm Saturday

Kingston Hours

8:30 am to 3:00 pm Monday - Friday
Closed 12:00 pm - 1:00 pm for lunch

Jasper Hours

8:00 am to 4:30 pm Monday - Thursday
8:00 am to 5:00 pm Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Flippin Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Mountain Home Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Norfolk Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:00 pm Monday - Friday

Mountain Home Mid-Town Hours

8:00 am to 5:00 pm Monday - Friday
Drive up Window

8:00 am to 5:30 pm Monday - Friday
9:00 am to 12:00 pm Saturday

Mailing Address and Phone

Anstaff Bank

P.O. Box 1900

Green Forest, AR 72638

(870) 438-5214

Auto Bank Office (870) 438-7285

Berryville North Office (870) 423-6000

Berryville South Office (870) 423-3353

Harrison North Office (870) 741-4700

Harrison South Office (870) 391-4600

Huntsville Office (479) 738-1111

Kingston Office (479) 665-2825

Jasper Office (870) 446-6000

Flippin Office (870) 453-8522

Mountain Home Office (870) 424-8522

Norfolk Office (870) 499-8522

Mountain Home Mid-Town Office (870) 232-7280