

**MENARD BANK  
REG CC  
FUNDS AVAILABILITY POLICY  
EFFECTIVE: JULY 1, 2025**

The policy of Menard Bank is to make funds from a deposit available to the customer on the first business day after the day we receive the deposit. At that time, the customer can withdraw the funds in cash, and we will use the funds to pay checks that they have written.

Remember that even after we have made funds available to the customer, and they have withdrawn the funds, they are still responsible for checks they deposit that are returned to us unpaid. The customers are responsible for any other problem involving their deposit.

For determining the availability of the deposits, every day is a business day, except Saturdays, Sundays, and Federal holidays. If the deposit is made before 3:00 p.m. on a day that we are open, we will consider that day to be the day of the deposit. However, if the deposit is after 3:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

In some cases, we will not make all of the funds that are deposited by a check available to the customer on the first business day after the day of the deposit. Depending on the type of check that was deposited, funds may not be available until the second business day after the day of the deposit. However, the first \$225.00 (until June 30, 2025) or \$275.00 (effective July 1, 2025) of the deposit will be available on the first business day.

If we are not going to make all of the funds from the deposit available on the first business day, we will notify the customer at the time they make the deposit. We will also tell them when the funds will be available. If the deposit is not made directly to one of our employees, or if we decide to take this action after the customer has left the premises, we will mail them the notice by the end of the day after we receive the deposit.

If the customer needs the funds from a deposit right away, they should ask us when the funds would be available.

In addition, funds they deposit by check may be delayed for a longer period under the following circumstances:

We believe a check deposited will not be paid.

The deposited checks total more than \$5,525.00(until June 30, 2025) or \$6725.00 (effective July 1, 2025) on any one day.

The customer redeposited a check that has been returned unpaid.

The customer has overdrawn the account repeatedly in the last six months.

There is an emergency, such as failure of communications or computer equipment.

We will notify the customer if we delay their ability to withdraw funds for any of these reasons, and we will tell the customer when the funds will be available. They will generally be available no later than the seventh business day after the day of the deposit.

## **NEW ACCOUNTS**

**Menard Bank does not place new account holds and does not disclose that new accounts holds will be placed in the Funds Availability Disclosure.**

The first \$5,525.00 (until June 30, 2025) or \$6725.00 (effective July 1, 2025) from a deposit of U.S. Treasury checks will be available on the first business day after the day of deposit. The amount exceeding the \$5,525.00 will be available on the ninth business day after the day of the deposit. Funds from wire transfers into account will be available on the first business day after the day we receive the transfer.

Funds from the deposits of cash and the first \$5,525.00 (until June 30, 2025) or \$6725.00 (effective July 1, 2025) of a day's total deposits of cashier's checks will be available on the first business day after the day of the deposit if the deposit meets certain conditions. For example, the checks will be available on the ninth business day after the day of the deposit. If the customer does not make the deposit in person to one of our employees, the first \$5,525.00 (until June 30, 2025) or \$6725.00 (effective July 1, 2025) will not be available until the second business day after the day of the deposit.

Funds from all other checks deposited will be available on the tenth business day after the day of the deposit.