Funds Availability Notice
Merchants Bank, National Association
Effective February 27, 2010

Our policy is to make funds from your cash and check deposit 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 they are available you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

For determining the availability of our deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit to a bank employee at a bank location before our closing 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 closing time, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply:
Funds you deposit by check may be delayed for a longer period under the following circumstances:
- We believe a check you deposited will not be paid
- You deposit checks totaling more than $5,000 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 communications or computer equipment

We will notify you if we delay your availability 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 Provisions at Automated Teller Machines:
Funds from deposits (cash or check) made at automated teller machines (ATMs) that we own or operate have a cut-off time of 4:00 p.m. on business days that we are open. However, if you make a deposit after cut-off time on a business day we are open, or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) that we do not own or operate will not be available until the fifth business day after the day of your deposit, unless a longer delay, set forth elsewhere in this policy, applies.

All ATMs that we own or operate are identified as our machines. In addition, a list of ATMs that we own or operate is available from a customer service representative or in the Convenience Services section of our website:
http://www.merchantsbank.com