

# FUNDS AVAILABILITY POLICY

## WHAT IS OUR FUNDS AVAILABILITY POLICY?

Our general policy is to make funds from direct deposits, cash deposits, and incoming wire transfers available the same day they are deposited to your account. In most cases, funds from checks you deposit on a business day are available to you on the first business day after the day we receive the deposit. Under certain circumstances, we may delay your ability to withdraw funds. If so, we will notify you and the funds will be available no later than the seventh business day after the day of your deposit.

- Check deposits made through Seacoast Bank Mobile Banking will be available to you on the first business day after the day we receive your deposit. The length of the delay is counted in business days from the day of deposit. Every day is a business day, except Saturdays, Sundays and federal holidays.
- Cash deposits made at the ATM before 7PM are immediately available. If the deposit is made after 7PM, it is posted and the funds are available the next business day.
- Check deposits made at the ATM before 7PM are available on the next business day. Check deposits made after 7PM are available the 2<sup>nd</sup> business day. The length of the delay is counted in business days from the day of deposit. Every day is a business day, except Saturdays, Sundays and federal holidays.
- If you make a deposit at a Seacoast Bank ATM or by using Seacoast Bank Mobile Banking on a Friday after 7PM, the funds will be available Tuesday. Any incoming transactions will not be covered with these funds.

All check deposits are subject to verification and may be subject to longer holds. For more information, please refer to the “Your Ability to Withdraw Funds” section in Seacoast’s Deposit Account Agreement at [SeacoastBank.com/agreements-and-disclosures](http://SeacoastBank.com/agreements-and-disclosures).

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Cash deposit made before 7PM immediately available	Cash deposit made after 7PM available next day					
	Check deposit made before 7PM available next day	Check deposit made after 7PM available on 2nd business day				
				Deposit made on Friday before 7PM available Monday		
				Deposit made on Friday after 7PM available Tuesday		