

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 2nd 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 Seacoast Bank's Deposit Account Agreement, section "Your Ability to Withdraw Funds" on page 32 in the Welcome Packet.

