

FUNDS AVAILABILITY POLICY

TYPE OF DEPOSIT	WHEN FUNDS CAN BE WITHDRAWN
<ul style="list-style-type: none"> • Cash • Electronic direct deposits • Wire transfers received by us by 5:00 PM 	<ul style="list-style-type: none"> • Same day as day of deposit
<ul style="list-style-type: none"> • Checks drawn on National Penn Bank or any of its Divisions • U.S. Treasury Checks payable to you • Federal Reserve Bank checks payable to you • Federal Home Loan Bank checks payable to you • Postal money orders payable to you • State and local government checks* payable to you • Cashier's, treasurer, and teller checks* payable to you • Certified checks* payable to you 	<ul style="list-style-type: none"> • The first \$300 is available on the same business day; the remaining funds are available on the first business day after the day of deposit. • *These items must each be payable to you and require a special deposit slip to receive next-day availability and must be deposited in person at a community office. The special deposit slip will be used by the teller at the time you make your deposit.
<ul style="list-style-type: none"> • Local checks including routing transit numbers with the first four digits of 0210, 0212, 0213, 0214, 0215, 0216, 0219, 0260, 0280, 0310, 0311, 0312, 0313, 0319, 0360, 0510, 0560, 2210, 2212, 2213, 2214, 2215, 2216, 2219, 2260, 2280, 2310, 2311, 2312, 2313, 2319, 2360, 2510, 2560, and 043301627. 	<ul style="list-style-type: none"> • The first \$300 is available on the same business day; the remaining funds will be available on the first business day after the day of deposit.
<ul style="list-style-type: none"> • Non-local checks include any routing transit number not listed above. 	<ul style="list-style-type: none"> • The first \$300 is available on the same business day; the remaining funds will be available on the second business day after the day of deposit.
<ul style="list-style-type: none"> • Deposits made at ATMs owned and operated by National Penn Bank 	<ul style="list-style-type: none"> • Up to 100% of the total amount of the deposit or \$100, whichever is less, is available immediately for cash withdrawal. • The remainder of the deposit will be available the first business day after the day of deposit.
<ul style="list-style-type: none"> • Deposits made at ATMs owned by other financial institutions using a regular ATM card, check card or Business CheckCard 	<ul style="list-style-type: none"> • Up to 100% of the total amount of the deposit or \$100, whichever is less, is available immediately for cash withdrawal. • Up to 100% of the total amount of the deposit or \$200, whichever is less, is available the <u>first</u> business day after the day of deposit. • The remainder of the deposit will be available the fourth business day after the day of deposit.
<ul style="list-style-type: none"> • Deposits made at ATMs owned by other financial institutions using a Corporate ATM card 	<ul style="list-style-type: none"> • The third business day after the day of deposit.

This policy applies to all types of checking, savings, and money market accounts.

A business day is any day except Saturday, Sunday, or holiday. If you make a deposit before 3:00 p.m. on a business day (3:00 p.m. at an ATM), we will consider that to be the day of your deposit; however, if you make a deposit after 3:00 p.m. (3:00 p.m. at an ATM), or on a non-business day, we will consider the deposit to be made on the next business day. If you deposit both local and non-local checks, \$300 from the checks will be available on the same business day, not \$300 from each local and non-local category of checks. Some community offices have a business day cut-off time after 3:00 p.m.; ask for details at your local office.

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, longer delays may apply. However, the first \$300 of your deposits will be available on the day of deposit, in most cases. For more details, please refer to the



