



FUNDS AVAILABILITY POLICY

Same Day Availability	Next Day Availability (Next Business Day following the day of deposit)		\$225 on the Next Business Day after the day of deposit. Remaining funds on the second business day after the day of deposit.
Electronic Direct Deposit	Made Payable to You:	Made Payable to You:	Local Checks
Wire Transfer	US Treasury Checks	NJ State & Local Government Checks	
	Checks drawn on Unity Bank		
	Federal Reserve Bank Checks	PA State & Local Government Checks	
	Federal Home Loan Bank Checks	Cashier's Checks	
	Postal Money Orders	Certified Checks	
	Cash	Other Teller's Checks	

Your Ability to Withdraw Funds

Our policy is to make certain funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits and wire transfers will be made available on the day we receive the deposited funds. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit on a business day at any one of our branches prior to closing time, we will consider that day to be the business day of your deposit. However, if you make a mobile deposit after 4:00 p.m.; a deposit at a proprietary ATM after 3:00 p.m.; or a remote deposit capture deposit after 6:00 p.m. on a day the Bank is open, we will consider the deposit to be made on the next business day.

Longer Delays May Apply

In some cases, we will not make all of the funds that you deposit by check available to you on the first business day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. The first \$225 of your deposits, however, may be available on the first business day.

If we are not going to make all of the funds from your deposit available on the first business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid
- You deposit checks totaling more than \$5,525 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 computer or communications equipment.

We will notify you if we delay your ability 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.

