

CLACKAMAS COUNTY BANK
Serving You Since 1911
REGULATION CC FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT CLACKAMAS COUNTY BANK

Our policy is to make funds from your cash and check deposits 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 or we will use the funds to pay checks that you have written.

For determining the availability of your deposits, everyday is a business day, except Saturdays, Sundays and federal holidays. If you make a deposit before [5:00pm in the branch Monday through Thursday, 6:00pm Friday, 4:30pm Monday through Friday through our ATM, or 2:30pm Monday through Friday through our night depository] 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 [5:00pm in the branch Monday through Thursday, 6:00pm on Friday, 4:30pm Monday through Friday through our ATM, or 2:30pm Monday through Friday through our night depository] 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

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. However, the first \$200 of your deposit will be available on the first business day, after the day of deposit.

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 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 \$5,000 on any one day
- You re-deposit 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 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.

SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following rules will apply during the first 30 days your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$5000 of a day's total deposits of cashier's, certified, tellers, traveler's, and federal, state and local government checks if these checks are payable to you, will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

July 21, 2011