

FUNDS AVAILABILITY POLICY

Description of Deposit	When funds can be withdrawn by cash or check
Direct Deposits	The day we receive the deposit.
Cash, wire transfers, cashier's, certified, tellers, or government checks, checks on Legacy Bank of Florida, and the first \$200 of a day's deposits of other checks <i>(A special deposit slip may be required and can be obtained from a teller)</i>	The first business day after deposit.
All Other Checks..	The second business day after the day of deposit.