

STATE BANK OF CHILTON
NOTICE OF CHANGE-IN-TERMS TO OUR FUNDS AVAILABILITY
POLICY DISCLOSURE

The Board of Governors of the Federal Reserve System (“Board”) and the Bureau of Consumer Financial Protection (“Bureau”) (collectively “Agencies”) amended Regulation CC to implement a statutory requirement of the Expedited Funds Availability Act (“Act”) to adjust certain dollar amounts outlined in our Funds Availability Policy Disclosure for inflation. We are required to notify you of the changes to our Funds Availability Policy Disclosure as outlined below. **These changes are being adjusted effective**

July 01, 2020:

- (1) The minimum amount of deposited funds that we must make available for withdrawal by the next business day for certain check deposits (e.g., the amount that we initially make available to you) **will be changed from \$200 to \$225.**
- (2) The amount of funds deposited in a new account that we must make available for withdrawal by the next business day **will be changed from \$5,000 to \$5,525.**
- (3) The amount of funds from check deposits that exceed the aggregate amount allowed on any one banking day **will be changed from \$5,000 to \$5,525.**