



## Change in Terms Notice

### Funds Availability Policy

Due to changes in Federal Regulation CC, the amount of funds that must be made available to you will be changing effective July 1, 2020. Depending on the type of check you deposit, your funds may not be available until the second business day after the day we receive your deposit. Beginning July 1, 2020, the first \$225 of your deposits, however, will be available on the first business day after the day we receive your deposit. This is a change from the \$200 that must currently be made available on the first business day after the day we receive your deposit.

In addition, the following changes also apply to those funds you deposit by check which may be delayed for a longer period:

— You deposit checks totaling more than \$5,525 on any one day. This is a change from the current \$5,000.

— You are a new customer and the account is still within the first 30 days from account opening. For a new account, 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 \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 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 \$5,525 will not be available until the second business day after the day of your deposit. This is a change from the current amount of \$5,000.

If we delay availability on a deposit, we will provide a notice of delayed availability to you promptly. Should you have any questions, please do not hesitate to contact us by phone at (850) 796-2000 or by e-mail at [NeedHelp@FNBT.com](mailto:NeedHelp@FNBT.com).