

US Special Funds Availability Table

The following is the US Special Funds Availability Table, which supplements and forms part of the Relationship Documents, which apply to the provision of Accounts and Services by the Bank to the Customer in the US.

Funds from deposits into interest-bearing checking and savings Accounts and non-interest-bearing checking Accounts are made available according to where the check is drawn, where the deposit is made, and the type of Account, pursuant to the following schedule.

To use this document and determine funds availability, first locate the check routing number. The routing number is printed along the bottom of the check. The first four (4) digits represent the geographic location of the Bank and determine when funds become available. Some checks are marked "payable through" and have a four (4) or a nine (9) digit number next to these words. For these checks, use the four (4) digit number (or the first four (4) digits of the nine (9) digit number), not the routing number on the bottom of the check, to determine funds availability.

1 Interest-bearing checking and savings accounts

1.1 Deposits made in California

At least 93% of funds from check deposits with routing numbers starting with 1210 1211 1212 1213 1214 1220 1221 1222 1223 1224 3210 3211 3212 3213 3214 3220 3221 3222 3223 or 3224 are made available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (unless qualifying for next day availability) are made available by the second (2nd) Business Day after the day of deposit.

1.2 Deposits made in downstate New York, Connecticut, Delaware, New Jersey, and Pennsylvania

At least 93% of funds from check deposits with routing numbers starting with 0110 0111 0112 0113 0114 0115 0116 0117 0118 0119 0210 0211 0212 0213 0214 0219 0220 0223 0260 0280 0310 0311 0312 0313 0319 0360 0410 0412 0420 0430 0432 0433 0434 0440 0510 0514 0519 0520 0521 0522 0530 0531 0539 0540 0550 0560 0570 0610 0620 0630 0640 0650 0660 0710 0720 0730 0740 0750 0810 0820 0830 0840 0910 0920 0921 0960 1010 1020 1030 1039 1040 1110 1130 1140 1210 1220 1230 1240 1250 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2210 2211 2212 2213 2214 2219 2220 2223 2260 2280 2310 2311 2312 2313 2319 2360 2410 2412 2420 2430 2432 2433 2434 2440 2510 2514 2519 2520 2521 2522 2530 2531 2539 2540 2550 2560 2570 2610 2620 2630 2640 2650 2660 2710 2720 2730 2740 2750 2810 2820 2830 2840 2910 2920 2921 2960 3010 3020 3030 3039 3040 3110 3130 3140 3210 3220 3230 3240 or 3250 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (unless qualifying for next day availability) are made available by the second (2nd) Business Day after the day of deposit.

1.3 Deposits made in upstate New York

At least 93% of funds from check deposits with routing numbers starting with 0110 0111 0112 0113 0114 0115 0116 0117 0118 0119 0210 0211 0212 0213 0214 0219 0220 0223 0260 0280 0310 0311 0312 0313 0319 0360 0410 0412 0420 0430 0432 0433 0434 0440 0510 0514 0519 0520 0521 0522 0530 0531 0539 0540 0550 0560 0570 0610 0620 0630 0640 0650 0660 0710 0720 0730 0740 0750 0810 0820 0830 0840 0910 0960 1010 1020 1030 1039 1040 1110 1130 1140 1210 1220 1230 1240 1250 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2210 2211 2212 2213 2214 2219 2220 2223 2260 2280 2310 2311 2312 2313 2319 2360 2410 2412 2420 2430 2432 2433 2434 2440 2510 2514 2519 2520 2521 2522 2530 2531 2539 2540 2550 2560 2570 2610 2620 2630 2640 2650 2660 2710 2720 2730 2740 2750 2810 2820 2830 2840 2910 2960 3010 3020 3030 3039 3040 3110 3130 3140 3210 3220 3230 3240 or 3250 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) are available by the second (2nd) Business Day after the day of deposit.

1.4

Deposits made in the District of Columbia, Maryland and Virginia

At least 93% of funds from check deposits with routing numbers starting with 0110 0111 0112 0113 0114 0115 0116 0117 0118 0119 0210 0211 0212 0213 0214 0219 0220 0223 0260 0280 0310 0311 0312 0313 0319 0360 0410 0412 0420 0430 0432 0433 0434 0440 0510 0514 0519 0520 0521 0522 0530 0531 0539 0540 0550 0560 0570 0610 0611 0612 0613 0620 0630 0640 0650 0660 0710 0711 0712 0719 0720 0730 0740 0750 0810 0820 0830 0840 0910 0920 0921 0960 1010 1020 1030 1039 1040 1110 1120 1130 1140 1210 1220 1230 1240 1250 2110 2111 2112 2113 2114 2115 2116 2117 2118 2119 2220 2223 2260 2280 2310 2311 2312 2313 2319 2360 2410 2412 2420 2430 2432 2433 2434 2440 2510 2514 2519 2520 2521 2522 2530 2531 2539 2540 2550 2560 2570 2610 2611 2612 2613 2620 2630 2640 2650 2660 2710 2711 2712 2719 2720 2730 2740 2750 2810 2820 2830 2840 2910 2920 2921 2960 3010 3020 3030 3039 3040 3110 3120 3130 3140 3210 3220 3230 3240 or 3250 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) are made available by the second (2nd) Business Day after the day of the deposit.

1.5

Deposits made in Florida

At least 93% of funds from check deposits with routing numbers starting with 0110 0210 0212 0220 0260 0280 0310 0360 0410 0420 0430 0440 0510 0519 0520 0530 0539 0610 0620 0630 0631 0632 0640 0650 0660 0670 0710 0720 0730 0740 0750 0810 0820 0830 0840 0910 0920 0921 0960 1010 1020 1030 1039 1040 1110 1130 1140 1210 1220 1230 1240 1250 2110 2210 2212 2220 2260 2280 2310 2360 2410 2420 2430 2440 2510 2519 2520 2530 2539 2610 2620 2630 2631 2632 2640 2650 2660 2670 2710 2720 2730 2740 2750 2810 2820 2830 2840 2910 2920 2921 2960 3010 3020 3030 3039 3040 3110 3130 3140 3210 3220 3230 3240 or 3250 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

1.6

Deposits made in Washington State

At least 93% of funds from check deposits with routing numbers starting with 1230 1231 1232 1233 1250 1251 1252 3230 3231 3232 3233 3250 3251 or 3252 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

2

Non-interest-bearing checking accounts

2.1

Deposits made in California

At least 93% of funds from check deposits with routing numbers starting with 1210 1211 1212 1213 1214 1220 1221 1222 1223 1224 3210 3211 3212 3213 3214 3220 3221 3222 3223 or 3224 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

2.2

Deposits made in downstate New York, New Jersey, Connecticut, Delaware and Pennsylvania

At least 93% of funds from check deposits with routing numbers starting with 0210 0212 0214 0219 0260 0280 2210 2212 2214 2219 2260 or 2280 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

2.3 Deposits made in upstate New York

At least 93% of funds from check deposits with routing numbers starting with 0213 0220 0223 0410 2213 2220 2223 or 2410 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

2.4 Deposits made in the District of Columbia, Maryland, Virginia and Florida

Funds from check deposits drawn on all routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

2.5 Deposits made in Washington State

At least 93% of funds from check deposits with routing numbers starting with 1230 1231 1232 1233 1250 1251 1252 3230 3231 3232 3233 3250 3251 or 3252 will be available by the next Business Day after the day of deposit. All funds from check deposits drawn on other routing numbers (except those qualifying for next day availability) will be available by the second (2nd) Business Day after the day of deposit.

¹Downstate New York includes the boroughs of New York, Long Island and Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester Counties.

