



REGULATION CC FUNDS AVAILABILITY DISCLOSURE - YOUR ABILITY TO WITHDRAW FUNDS AT WILLAMETTE VALLEY 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, and we will use the funds to pay checks that you have written.

For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays. If you make a deposit before 5:00 pm 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 5:00 pm 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. The first \$225 of your deposits, however, may be available on the first business day.

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 by 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 \$5,525 on any one day.
- You redeposit 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 computer or communications 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 special 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, on-us checks (checks drawn on Willamette Valley Bank), 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.

Funds from all other check deposits will be available on the ninth business day after the day of your deposit.

Holds On Other Funds

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines

Willamette Valley Bank owns and operates automated teller machines at various locations; please visit our website, www.willamettevalleybank.com, for a listing of locations. All deposits made into an automated teller machine owned by us after 4:00 p.m. on weekdays and anytime on Saturdays, Sundays or holidays will be considered received the next business day we are open. Our policy is to provide immediate access to the first \$225 of your deposit made at an automated teller machine owned by us. The remaining amount will be made available to you by the second business day after we receive your deposit.

Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the fifth business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. However, all automated teller machine deposits are subject to the same conditions and exceptions referred to in the Longer Delays May Apply and Special Rules for New Accounts sections of this disclosure.

Deposits Made Using Our Mobile App or Remote Deposit Capture Services

Items deposited using our Mobile Deposit or Remote Deposit Capture Services (Services) are not subject to the funds availability requirements of Regulation CC. This will be true even if we provide you with Regulation CC disclosures or notices. For deposits made using the Services, we will still generally follow this Availability Schedule for the Account.

After you transmit an Image to us, we can place an extended hold on your deposited funds as described in the paragraph above titled "Longer Holds May Apply." If we do, we will contact you to let you know when you can expect your funds to be available for withdrawal. You agree that we can include deposits made using the Services in deciding to place large deposit extended holds as described above.

Contact Us

Should you have any questions or need assistance with this disclosure, please call us at 503-485-2222.