

# FUNDS AVAILABILITY POLICY

Effective July 1, 2025

Description of Deposit	When Funds Are Available To Be Withdrawn
Cash, Wire Transfers. Cashier's, Certified Teller's, Government, Fed Reserve Bank, Fed Home Loan Bank Checks. Independence Bank Checks. * Cash Withdrawal Rules May Apply	The first business day after the day of deposit
Electronic Funds Deposits	Same business day deposit posted to current balance of account
Local Checks * Cash Withdrawal Rules Apply	Two business days after the day of deposit
Exception Hold Period	Seven business days after the day of deposit
New Accounts	Nine business days after the day of deposit

## Cash Withdrawal Rules:

\$275.00 next business day availability.

\$550.00 second business day availability.

Balance remaining available on the third business day.

Large deposit and repetitive overdraft threshold \$6,725.00.

## INDEPENDENCE BANK

4401 Rockside Road  
Independence, Ohio 44131  
(216) 447-1444