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January 6, 2012

BY FIRST CLASS MAIL

Hon. Sherrod Brown
Hon. Richard Durbin
Hon. Jack Reed
Hon. Charles Schumer
Hon. Barney Frank
Hon. Carolyn Maloney
United States Congress
Washington, D.C.

Re: Imposition by Chase Bank of \$5 Savings Account Withdrawal Fee

Dear Honorable Members of Congress:

In light of your respective Congressional responsibilities for banking and consumer protection, I am writing to request Congressional action regarding what I consider to be perhaps the most outrageous fee yet implemented by a banking institution on its customers. Specifically, effective November 21, 2011, Chase Bank has begun to charge a \$5 fee for *each* withdrawal from a customer's savings account in excess of six withdrawals during a monthly statement period – including all ATM and/or bank teller withdrawals. In other words, Chase is charging its customers to take cash -- their own money -- out of their own savings accounts.

At the outset, I emphasize that this new \$5 fee is NOT the charge regularly implemented by banks in connection with Federal Reserve Board savings account withdrawal limits under Regulation D. Typically, banks impose those charges for savings account withdrawals and transfers in excess of a prescribed limit each month – but only when the withdrawals are the types identified by Regulation D, including online payments and transfers, telephone and wire transfers, and checks drawn on the savings accounts. By contrast, routine personal savings account withdrawals at the bank branch, by mail or from an ATM are excepted from Regulation D. Regulation D also does not apply to individual checking accounts.

Prior to November 21, 2011, Chase imposed a \$12 fee, called a "Savings Withdrawal Limit Fee," when a customer transacted more than six of the Regulation D withdrawal transactions during a monthly statement period. (A copy of relevant portions of the Chase Account Rules and Regulations effective January 1, 2011 describing this fee is attached as Exhibit A). Effective November 21, 2011, Chase reduced the Savings Withdrawal Limit Fee to

\$5, but more importantly, expanded the scope of the withdrawals far beyond those identified in Regulation D -- to *all* withdrawals in excess of six. (A copy of the December 14, 2011 Chase disclosures of the revisions to the Account Agreement is attached as Exhibit B – see page 5 of 7 for the specific reference to the Savings Withdrawal Limit Fee). The \$5 fee is now charged on all withdrawals in excess of six each month for customers with a "Chase Savings" account. For customers with a "Chase Plus Savings" account, the fee is imposed for withdrawals in excess of six when the balance in the account is less than \$15,000 at the time of the withdrawal. Linkage with other accounts and/or account balances is irrelevant.

I am a New York attorney now practicing for almost 30 years, with a concentration for the past 15 years in consumer litigation. But I am also a Chase banking customer, and as is frequently the case with respect to deceptive and/or unconscionable consumer practices, I learned of this new \$5 charge after it was imposed on me for the first time on December 20, 2011.

While monitoring my accounts online on December 21, 2011, I saw that I had been charged a \$5 "Savings Withdrawal Limit Fee" on a routine ATM withdrawal the day before, but had no idea why. So I called Chase telephone customer service, and was informed by two different service representatives that the fee applied to *all* withdrawals in excess of six each month. When I disagreed and said that the charge they were describing applied only to Regulation D transactions (I try to monitor and limit those transactions), one of the service representatives stated that the new charge had been implemented by Chase beginning in mid-November, but that the December 20, 2011 withdrawal was the first during my monthly statement period exceeding the prescribed withdrawal limit. I asked what contract provisions allowed Chase to impose this new fee and where I could read the contract on the website, but I was told that I had to go to the branch to get a copy of the Account Agreement if I didn't already have it. When I asked what disclosures Chase had provided advising its customers of the change, I was told by one of the service representatives that I would be sent a copy of the relevant Chase disclosures (Exhibit B is what Chase sent me).

If there hasn't been a storm of protest regarding the fee so far, it may be because Chase's customers haven't yet figured out what Chase is doing. When I went to a local branch on the afternoon of December 21st to get a copy of the customer Account Agreement (Exhibit A), both of the banking representatives I initially spoke with were unfamiliar with the new fee, and thought I was describing the Regulation D charges, or some other charge for unlinked accounts (none of which I am subject to). It took approximately 30 minutes, with my active participation, for the banking representative I was primarily working with to get telephone clarification from other back-office Chase personnel regarding the new charge -- and it appeared that those Chase personnel also were not clear on what it was. Only after the branch representatives gave me a copy of the Account Rules and Regulations discussing the Savings Withdrawal Limit Fee (Exhibit A), and a copy of the December 14, 2011 disclosures describing the expanded circumstances for charging the fee (substantially identical to Exhibit B), were all of us working closely together able to track the changes through in order to fully understand the exact nature of this fundamental revision by Chase to a traditionally federal regulation-related banking charge.

Because the Account Rules and Regulations are not posted to the Chase's website, and because I could not locate any copy I may previously have been provided, it would not even have been possible for me (or any other similarly situated Chase customer) to engage in this complex contractual analysis without traveling to the branch to get a copy of the Account Agreement and the December 14, 2011 disclosures.

Additionally, like the overdraft fees that previously had been imposed on debit card withdrawals and transactions without warning until recently regulated by the Federal Reserve Board, nothing advised me at the time of my ATM withdrawal that I was going to be subjected to a \$5 fee for that withdrawal.

There can be no legitimate justification for charging customers for routine personal savings account withdrawals, let alone charging a fee without telling the customer that a particular transaction is going to be subject to the fee. The fact that the withdrawal is from a savings account rather than a checking account is irrelevant: the computer processing is identical whether the money comes from a checking account or savings account, and to Chase it's just a bookkeeping entry. Furthermore, the charge is exorbitant – a \$20 withdrawal effectively costs a customer 25% to obtain his or her own cash. By comparison, Chase pays less than 1% annual interest on most of its interest bearing savings accounts.

In my opinion, this new fee is even worse than the \$5 fee for debit card purchases that Bank of America and other banks, including Chase, considered but then backed away from several months ago. Being a banking customer these days is truly "death by a thousand cuts."

Please take action to eliminate this unconscionable banking practice as soon as possible. Thank you in advance for your fullest consideration.

Respectfully,

William R. Weinstein

cc.: Consumers Union Public Citizen

Exhibit A



ACCOUNT RULES AND REGULATIONS

YOUR GUIDE TO:

CHECKING

SAVINGS

CERTIFICATES OF DEPOSIT

OVERDRAFT PROTECTION

PRIVACY NOTICE

- Holds: If we hold your funds beyond the timeframe in your Funds Availability Policy, it will be noted on your receipt after you make your deposit with a banker. However, if your deposit isn't made with a banker (e.g., at an ATM) or we add a hold after you leave the branch, we'll send you a notice to let you know when your funds will be available.
- Holds for Court Orders: We may be asked by a legal entity such as a court or government agency to place a hold on your account, which could limit your transactions. We'll send you a letter if this happens.
- New Accounts: New accounts may have more restrictions on the availability of funds. See your Funds Availability Policy for details.
- Returned Deposits: Even after we've made your funds available for withdrawal, it doesn't necessarily mean the items have been paid by the bank they were drawn on. It can take weeks, even months, for counterfeits or other issues to be discovered. If an item is returned by another bank or not paid, we'll subtract the amount of the item and the Deposited Item Returned fee from your account balance and let you know. When your balance is reduced as a result of a returned or unpaid item, your account could become overdrawn.

Withdrawals from Your Checking or Savings Account

- 1. Writing a Check
 - When you write a check, please make sure it's complete and filled out properly. Otherwise, we may not honor the check. Always remember to:
 - · Write in the current date (not a future date).
 - Write who the check is payable to (the payee).
 - Write the same amount in U.S dollars and in words. If they don't match, we may use either amount to pay the check, which could result in a discrepancy in your account.
 - Sign the check.
 - There are a few important things to keep in mind about how your checks are paid:
 - You should have available funds in your account before you write a check, because it could clear your account as soon as the day you write it. So, know your balance at all times and don't count on a delay of a day or more before we deduct the funds from your
- We may pay any check drawn on your account, even if it's over six months old. However, a

- check more than six months old may not be paid if you give it to one of our bankers to deposit.
- If the person cashing your check doesn't have a Chase deposit or loan account, we may not cash the check. Or, we may cash the check and charge the person a fee.
- An important note: Because of industry changes, some checks are now processed electronically, so the original check may not be available to us. As a result, even if you've asked for your paid checks to be returned with your statement, you won't get these checks back. You also won't be able to see these checks on your statements or view them on Chase Online. You will be able to see some check details in the "Checks Paid" or "Transaction Detail" section of your statement.
- 2. Posting Order: Generally, for each business day, we will first (i) add deposits to your account, then (ii) subtract wire transfers, debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, and checks you write that are either cashed or deposited at a Chase branch, in the order in which they were authorized, withdrawn, cashed, or deposited, as appropriate, and then (iii) subtract all other items in highest to lowest dollar amount.
- Insufficient Funds: If you don't have enough funds available in your account to cover your checks or any other withdrawals, one of these two things will happen depending on your specific account:
 - We pay the check or other withdrawal and charge an Insufficient Funds fee to the account.
 - We return the check or withdrawal unpaid and charge a Returned Item fee to the account.
 Note: Some payees (the person or company to whom you've written the check) also may charge you a fee for having the item returned to them.

Note: If either situation occurs, we'll send you a notice.

If you don't have enough funds to pay an everyday debit card transaction, we will refuse to authorize the transaction and will not charge you a fee in two cases:

- business accounts, if you have notified us not to pay debit card overdrafts or,
- personal accounts, you have not notified us to pay debit card overdrafts.

To help prevent Insufficient Funds and Returned Item fees, talk to a banker to sign up for Overdraft Protection. And don't forget that you can keep

track of your balance using Alerts and mobile or online banking. If you don't have enough money in your checking account to write a check or if you make a withdrawal or a purchase, you can always use one of our banking options to transfer money from another account you have with us.

4. Overdraft Protection

Overdraft Protection helps you avoid Insufficient Funds and Returned Item fees and the trouble that results from overdrawing your checking account. Overdraft Protection Transfer fees may apply and will be deducted from your checking account. There is no annual fee for this service so you will only pay a fee when you use it.

If you overdraw an account that has Overdraft Protection, we can automatically transfer funds from your linked savings, credit card or line of credit account to cover the amount that is overdrawn. Remember that you must have available funds in your linked account to cover the amount of the overdraft, plus the transfer fee, or Overdraft Protection won't work.

Talk to a banker about signing up. See the "Overdraft Protection" section in the Deposit Account Agreement for details.

5. Stop Payments

After you write a check or make a payment from your account, you can request a stop payment. When you ask us to stop payment, it means you don't want us to pay your check or complete your payment, or you think your check has been lost or stolen. There may be a fee for placing a stop payment.

- Checks:
 - We'll ask you for the check number and the amount when you contact us.
 - If you contact us to stop payment on lost or stolen checks, then you later find the checks and want to use them, let us know.
- Electronic items: Please call us if you need to place a stop on electronic items, debit card transactions and online bill payments. See the "Stop Payments" and "Stop Payment for Preauthorized Transfers" sections for specific
- Extensions: For personal accounts, stop payments are effective for 180 days (terms vary for business accounts; contact us for details). You can place an additional stop payment by contacting us. An additional fee will apply.

6. Withdrawal Limitations on Your Savings Account

The Federal Reserve Board limits the number of checks, transfers and withdrawals made from any

savings account (Regulation D), and federal regulations require us to monitor these savings account transactions for all of our customers.

Please note: This federal regulation does not apply to savings account deposits – only withdrawals. Here is some additional information to help you:

- Each monthly statement period, you can make <u>unlimited</u> withdrawals from or transfers between your Chase accounts if you complete them in one of these ways:
 - · In person at any of our branches
 - At any of our ATMs
 - By mail
- Each monthly statement period, you can make <u>six</u> withdrawals or transfers from your Chase savings or money market savings account <u>if you</u> complete them in one of these ways:
 - By check
 - Overdraft Protection advances
 - Any online payments (Bill Pay) and online transfers, including those on Chase.com
 - Preauthorized payments to any third party
 - · Telephone transfers
 - · Wires or funds transfers
- There is a Savings Withdrawal Limit Fee for each item over these limits. Note: This is not the same as the Additional Withdrawal Fee that is charged on certain savings accounts.
- If you repeatedly exceed the Regulation D savings withdrawal limits, federal law requires that we change your account to a checking account that offers unlimited check writing and transfers.
- We'll send you a letter if you exceed the above limitations and if we change your savings account to a checking account.

This topic is complicated, so please ask us if you have questions about these withdrawal limits or see the "Withdrawal Procedures and Limitations" section in the Deposit Account Agreement. If you need an account that allows you to make unlimited withdrawals and transfers, ask a banker about our checking account options.

Debit Cards

Debit cards, sometimes called check cards or banking cards, are a convenient way to access your money. These cards are accepted at millions of locations worldwide and are safer than using cash.

Your card can be used for everyday purchases including gas, groceries, dining out, shopping online and paying bills. Your card can be used at ATMs to withdraw

SECTION II:

Deposit Account Agreement

This agreement governs personal and business deposit accounts identified in this Deposit Account Agreement at JPMorgan Chase Bank, N.A. (the "Agreement"). By signing a services application, deposit account signature card, or by otherwise opening or maintaining a checking, savings or certificate of deposit (including retirement certificates of deposit) account with us, you accept and agree to be bound by the terms and conditions of this Agreement. However, if your account is maintained with a business unit of the Bank that provides you a different deposit agreement, or if you contract for services that require your consent to a different deposit agreement, your account will be governed by that agreement.

As used in this Agreement, "we," "us," "our" and the "Bank" mean JPMorgan Chase Bank, N.A. Your "Account" means each deposit account you have with us that is governed by this Agreement. "You" or "your" means each person or entity in whose name the Account at the Bank is maintained or who exercises an ownership interest therein, as well as any assignee or successor in interest to the Account. Your "State" means the U.S. state where you opened your account, or the state where you reside if you opened your Account by mail, internet, or other remote means and you reside in a state where we have branch offices. However, if you opened your Account by remote means and you do not reside in a U.S. state where we have branch offices, your "State" shall be the State of Ohio, where we are headquartered.

This Agreement includes the following disclosures applicable to the Bank's personal and business deposit accounts that the Bank has provided to you: (1) account features, (2) Additional Banking Services and Fees, (3) Funds Availability Policy, (4) the rate sheets for interest bearing accounts, and (5) any additional disclosures regarding your Account that the Bank will provide to you. Fees mentioned throughout this agreement can be found in the product disclosures and Additional Banking Services and Fees disclosures referenced above.

General Account Terms and Conditions

Deposits or Cashed Items:

Checks, drafts and other negotiable instruments, including substitute checks (see the section of this booklet entitled Check 21 – Substitute Check and Your Rights) (collectively "checks") deposited to your

Account or cashed, automated clearinghouse ("ACH") entries and all other types of external and book-entry funds transfers (checks and funds transfers collectively referred to herein as "items"), may be charged back against the Account (or an Account for split deposits) or any other Account of yours at the Bank if we are informed that the item is being or has been returned unpaid (or, for checks drawn on other accounts with us, the check is dishonored by us for any reason), without regard to whether such return or dishonor is timely. When a deposited or cashed item is returned, you will be charged a Deposited Item Returned fee. We may charge your Account whether or not the check is returned to us, and whether or not we can return the item or a copy to you. Even if we verify a deposited or cashed check and tell you that the check has been paid, that will not release your liability as an endorser. This right shall extend to any check or other item deposited into your Account or cashed, that is finally paid and then is returned because a claim is made that the check or other item was altered, forged, unauthorized, has a missing signature or should not have been paid for any reason. In lieu of charging your Account we may withhold an amount equal to such check or other item from your Account until a final determination of the validity of such claim has been made. We have no duty to return a check that has been charged back to an Account if that Account has become overdrawn. We are not required to give you next-day notice if a deposited or cashed item is dishonored.

Any check deposited to your Account that lacks an endorsement may be, or may be deemed to be, endorsed by us on your behalf. With respect to any such check, our rights and your liabilities shall be determined as though you actually endorsed and deposited the item. Further, any check deposited to your Account that bears your stamped or facsimile endorsement shall be deemed to bear your actual endorsement whether such endorsement was affixed by you or by someone having no authority to supply your endorsement. You agree to assume responsibility for and to indemnify us for any loss we may incur as a result of your failure to comply with the endorsement standards set forth in our Endorsement Standards section of this Agreement. If you deposit a remotely created check, you guarantee that the check was authorized by the account holder for payment in the amount shown. Remotely created checks are created when an account holder authorizes a payee to draw a check on the account, but instead of the account holder's actual signature, the check identifies that the account holder authorized the check.

We may rely on the account number on any deposit record received, even if the record identifies a party different from the entity identified by name in the record, and we have no duty to detect any such incon-

sistency in identification.

We may return or refuse to accept all or any part of a deposit or credit to your Account at any time and will not be liable to you for doing so even if such action causes outstanding items to be dishonored and returned. Returned or refused deposits (or the legal equivalent of the deposited item) will be returned to you. In addition, you will be solely responsible for any loss or liability we sustain in connection with the deposit of substitute checks.

We will not give you next day notice of receipt of an electronic deposit to your Account but will provide such notice to you on your next periodic Account statement. You may call us to confirm an ACH or wire transfer deposit.

Credits for Deposits:

A receipt may be provided or made available upon request for all deposits to your Account (except for remote deposits, e.g., lockbox, night depository services and certain funds transfers). However, the amount on your deposit receipt is based solely on your deposit ticket. Funds from your deposits to your Account may not be made immediately available. We shall not be construed to have received for deposit checks sent by mail or placed in the night depository until we have either received actual delivery from the U.S. Postal Service or have removed the checks from the depository. Checks placed in such depository will be removed not later than the next business day. All deposits made by mail and addressed to a Bank location without using a specific branch name and street address will be considered received by the Bank's National Bank-By-Mail facility in Louisville, KY as of the date such deposit is received by such facility. For checking accounts, funds will be made available according to Federal Reserve Regulation CC and our Funds Availability Policy. Credits for all deposits are subject to final verification and, after review, we may make adjustments to your Account for any errors, including any errors appearing on your deposit ticket, but have no obligation to do so for discrepancies under ten dollars. In addition, the availability of funds for withdrawal does not mean that the deposited check or other item is "good," has "cleared" or has been paid by the paying bank, or that the item will not be returned unpaid and your Account subsequently debited, notwithstanding the passage of any period of time or any representation or belief to the contrary. We may accept credits to your Account that have been originated by third parties (e.g., ACH credits, wire transfers). However, we may reverse any credit to your account that the originator of such deposit has informed us was in error, or was intended for another account, without investigating whether such credit was not properly payable to you.

We need not accept for deposit items drawn on a non-U.S. bank or items payable in a foreign currency and may instead accept such items on a collection basis, even after we have taken physical possession of such items. If accepted on a collection basis, we will not be obligated to credit your account for such items until we have received final payment. The actual credit for items payable in a foreign currency will be at the exchange rate in effect at the time of final collection in U.S. dollars. Regardless of whether such items are accepted for deposit or on a collection basis, our Funds Availability Policy will not apply.

Collection of Deposits:

You agree that we act only as your collecting agent in receiving items for deposit or collection and assume no responsibility beyond reasonable care. We will use reasonable care in the selection of collecting agents but will not be liable in case of their failure or negligence or for losses in transit.

You agree that we, and each of our correspondents, may send checks subject to collection, directly or indirectly, to any bank, depository, maker or drawee in accordance with our usual custom and may accept checks, drafts or credits as conditional payment.

You agree to use reasonable care to assist us in locating or obtaining replacements of items lost while in our possession. We may agree with other banks and clearing houses to vary procedures regarding the collection or return of items, and deadlines to the extent permitted by applicable law.

Withdrawal Procedures and Limitations:

In accordance with the features of your Account, you agree that we may charge your Account for any withdrawal or transfer that you make or authorize another to make. We may, as a condition of withdrawal, require you to provide us with identification or information acceptable to us and/or your signature on certain withdrawal documents signed in the presence of our personnel. If you request to withdraw large amounts in cash, we may place reasonable restrictions on the time and method of your withdrawal and may require that you sign a document releasing us from any liability in case you are robbed or assaulted. We may refuse the withdrawal if you do not agree with these conditions.

Federal regulations impose limitations on transfers from savings accounts and we are required to monitor your compliance with them. You may make no more than 6 withdrawals (including withdrawals made by check, debit card, ACH, telephone, Internet, or wire) during any monthly statement period on these accounts. This limit does not apply to withdrawals made in person or through ATMs, mail (by a check payable and mailed to you), or messenger. We will charge a Savings Withdrawal Limit fee for each with-

drawal that exceeds this limit. In addition this transfer may also invoke an Additional Withdrawal fee for Chase Savings accounts for having exceeded applicable withdrawal limits. If you continue to exceed any transfer limits on your Account after we have notified you of any such transfer violation, we will close your Account and transfer the funds to another deposit account type selected by us for which you are eligible or eliminate your Account's transfer and check privileges.

For all savings accounts, interest bearing checking accounts and holding sub-accounts, we reserve the right to require seven (7) days prior written notice of withdrawal. In addition, any personal checking account for which a one time promotional payment to or for the account is made by us as a premium or other consideration upon account opening will cause such account to be considered an interest bearing checking account for this Agreement (and, for statutory purposes, a NOW account) and subject to the potential seven-day withdrawal notice requirement, even though such account may not accrue interest on a periodic basis.

Payment and Deposit of Checks:

You agree not to issue incomplete, postdate or conditional checks or present them for deposit to your Account. Also, we have no duty to discover, comply with or have any liability for accepting any incomplete, postdated, conditional checks or checks more than six months old, even if you have provided us with notice describing this check. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours.

We have no duty to honor and we may disregard any information on a check other than the identification of the paying bank and payee, the amount (we may rely upon either the numeric amount or the amount in words if contradictory) and any MICR encoded information, and specifically have no duty to visually inspect signatures. We may construe as "or" any symbol, mark or word (other than the word "and") used as a connective, or may imply an "or" in the absence of any connective, on the payee line of any check containing multiple payees. In addition, for both personal and business Accounts, we may debit an Account based on a single signature, and a multiple-signature requirement is for the customer's internal use only, notwith-standing any communication to us to the contrary.

You agree that if you utilize an automatic check writing service which operates through the use of a personal computer, employ the use of a facsimile signature or do not otherwise provide your personal signature on a check, you agree that you shall have the sole responsibility for maintaining security of any such computer, stamp or device by which your signature is affixed and that you shall bear the entire risk of unauthorized use

of any such device or of any facsimile signature that reasonably resembles the signature you use, whether or not you are negligent. You also agree that the treatment of each check presented against your Account through the use of such a service and our rights and obligations with regard to such check will be the same as if the check was signed or initiated personally by you. You further agree to indemnify and hold us harmless from and against any and all loss, cost, damage, liability or expense (including attorney's fees) we may suffer or incur as a result of the unlawful use, unauthorized use or misuse by any person of any such device or of any facsimile signature that reasonably resembles the signature you use.

Your Account may be debited on the day a check is presented by electronic or other means, or at an earlier time based on notification received by us that such check drawn on your Account has been deposited for collection at the Bank or at another financial institution. A determination of your Account balance for purposes of making a decision to dishonor a check for insufficiency of available funds may be made at any time between the receipt of such presentment or notice and the time of return of the check, and no more than one such determination need be made. If the Bank dishonors any check, we shall treat any subsequent representment the same as the original presentment in all respects (including imposing an additional Insufficient Funds or Returned Item Fee if applicable), and shall have no duty to take any steps to prevent representments of such checks.

Check and Forms Specifications/ Protection of Documents:

All checks, withdrawal forms, deposit slips and transfer instructions used in connection with your Account must be on forms obtained through or approved by us. You agree to maintain adequate safeguards to ensure the authorized use of the forms you retain, and agree to notify us immediately if you become aware that any checks or other forms are lost or stolen. We are not responsible for losses you may suffer due to improper printing on forms not obtained through or approved by us, your failure to maintain adequate safeguards against unauthorized use, or your failure to issue checks in a manner so as to prevent unauthorized completion, alteration or addition. You agree that we may refuse to accept for deposit or to process any check or other item that is presented to it in a form that cannot be processed or photographed using equipment that we regularly use in our normal operations.

Overdrafts

We may, but are not required to, refuse to pay any item unless your available account balance at the time is equal to or more than the amount of the item,

plus all other items received. Even if we have paid overdraft items previously, we will not be required to do so at any future time. We generally will not authorize a non-repeating ("everyday") debit card transaction if your available account balance is insufficient to pay the transaction in two cases: for business accounts, if you have notified us not to pay debit card overdrafts or, for personal accounts, if you have not notified us to pay debit card overdrafts. Your "available account balance" is the balance after deducting (1) deposits that are not vet available for withdrawal under our funds availability policy, (2) debit card or other transactions that we are legally obligated to pay, or have already paid out in cash, (3) other pending transactions like ACH transactions, and (4) any holds on your account to comply with court orders or other legal requirements.

An "overdraft," or "overdrawing" your account, means that your account balance, minus deposits that are not yet available and minus holds on your account to comply with court orders or other legal requirements, is negative or is less than the total of all items presented on a business day.

We look at your account balance only once from the time we receive an item until we return it to decide whether the item causes an overdraft. We may charge your account for a debit card transaction based on the authorization request.

Generally, for each business day, we will (i) add deposits to your account, (ii) subtract wire transfers, debit card transactions, online banking transactions, ATM withdrawals, teller cash withdrawals, cashed checks and deposited checks drawn on us, in the order in which they were authorized, withdrawn, or deposited, and (iii) subtract all other items in highest to lowest dollar amount. We reserve the right to use a different order in certain states.

It is your responsibility to avoid overdrawing your account. See a banker to learn about Overdraft Protection services. We also offer Personalized Alerts to keep you informed about the balance and transactions in your account.

You must immediately pay the amount of any overdraft together with any applicable fees or charges. If you fail to do so, you may be charged additional fees or interest. We also may report you to credit reporting agencies, close your account, or both. These actions could affect your ability to open accounts in the future.

You authorize us to apply any subsequent deposit against the amount of any overdraft and resulting fees or charges. Subsequent deposits include any federal or state benefit payments that you choose to deposit in any account (including direct deposit of Social Security).

You understand and agree that if you do not want your benefits applied in this way, you may change your direct deposit instructions to the benefits payor at any time.

You agree to pay all costs and expenses, including attorney's fees, we incur in collecting any overdraft. In addition, if we close your account with an outstanding overdraft and charge off the amount of the overdraft, we may charge a Collection fee. We may still pursue collection of your account (including suing you) after it is charged off.

Insufficient Funds, Returned Item, and Extended Overdraft Fees

We will charge a fee for any item presented when your account is overdrawn, whether or not we pay the item. If we pay the item, we will charge an Insufficient Funds fee. If we return the item, we will charge a Returned Item fee. We will not charge an Insufficient Funds fee for an everyday debit card transaction in two cases: for business accounts, if you have notified us not to pay debit card overdrafts or, for personal accounts, if you have not notified us to pay debit card overdrafts.

We may limit the number of Returned Item and Insufficient Funds fees we charge for a business day. We will not charge Insufficient Funds fees if your ending account balance is overdrawn by \$5.00 or less. For some types of accounts and for accounts located in some states, we will charge an Extended Overdraft fee for any overdraft balances that are not promptly repaid, charge interest for any overdraft, or both.

Refer to your fee schedule for information about what fees apply and how fees are calculated for your account.

Specific Terms for Certificates of Deposit:

The standard minimum deposit amount to open a Certificate of Deposit ("CD," which term shall include Retirement CDs unless otherwise identified below) is \$1,000. Subsequent deposits are not permitted except during the ten-day grace period. By opening your CD, you have agreed to keep the funds on deposit for the agreed upon stated term.

Maturity Conditions. For automatically renewable CDs, your CD will automatically renew for the same time period as the initial term, and thereafter for successive like periods of time, with an interest rate then in effect on the renewal date for like term CD to be applicable during such time period. This will not apply if you withdraw your funds during the ten-day grace period following the maturity date. Withdrawals made during the grace period are not subject to early withdrawal penalties described below. If your CD is redeemed during the ten-day grace period, it will not earn interest after the maturity date. For single maturity CDs, your CD will not automatically renew on the maturity date. No interest is earned or paid

Exhibit B

Account Rules and Regulations – Important Notices

The following disclosures are part of your Deposit Account Agreement and contain additional information about the fees and features of your account.

Except for the terms, fees or account features included here, all other terms and conditions of your

Deposit Account Agreement still apply.

IMPORTANT ACCOUNT INFORMATION

We are making some changes that affect Chase personal and business checking, savings and Certificate of Deposit (CD) accounts, including retirement accounts. For checking and savings accounts, all changes are effective on February 1, 2012. For CD accounts, the changes are effective on the first CD maturity date occurring on or after February 1, 2012. Please call us at 1-800-935-9935 or visit any Chase branch if you have questions about these changes.

We have rewritten the Deposit Account Agreement, the basic agreement between you and us about your account(s), in order to make it easier to read and to find the information you need. Here are some of the most important changes but please read the agreement itself in order to understand the terms of your account:

- When we refer to "check" in the agreement we also mean any electronic image of a check or legal copy of a check, and any teller cash withdrawal or transfer that is not an "electronic funds transfer" under federal law.
- If you make a cash deposit or a night deposit and we count the cash later when you are not present, our determination of the cash amount is final.
- We have rewritten our language disclosing limits on savings account withdrawals to reflect recent changes in federal law, and to explain changes in our Savings Withdrawal Limit Fee.
- We will round the amount of interest you earn each interest period (usually monthly) up or down to the nearest whole cent.
- If there are changes to the agreement in the future, we may notify you that the agreement will change but direct you to the branch or our website for the actual text of the change (other than changes that the law requires us to disclose in a different way, such as certain regulatory disclosures). Also, if we need to change the agreement to comply with law, we may not notify you before making the change.
- If you want to sue us in court or arbitration, you must do so within two years after the event giving rise to your claim.
- If either of us obtains a court judgment or arbitration award against the other and is entitled to interest before the judgment or award, the interest rate will be the rate of interest you earn on your account for the same period.
- The arbitration language is new and includes several changes. Among other things: you may opt out of future arbitration by April 2, 2012 for checking and savings accounts, and within 60 days after the next maturity date after February 1, 2012 for CDs; we have changed one of the two arbitration agencies that may be used; and we will pay the entire arbitration fee if you win the arbitration.
- We have also rewritten and reorganized the Electronic Funds Transfer Service Terms to make it easier to understand. Among other things, the
 reorganization makes clear that our disclosure of withdrawal limits and your right to regular statements applies to all types of funds transfer
 transactions.

Account Rules and Regulations – Additional Banking Services and Fees for Personal Accounts

ATM and Debit Card Fees Non-Chase ATM	
Inquiry ¹ ,Transfer ¹ , Withdrawal ¹	\$2.00/inquiry,
At a non-Chase ATM within the United States, Puerto Rico and the	transfer,withdrawal
US Virgin Islands	
Withdrawa! ¹	
At an ATM outside the United State	
Puerto Rico and the US Virgin Islan	ds
Card Replacement (Rush request)	\$5.00/card
Non-ATM Cash Fee 1,2	3% of the dollar amount of the transaction OR
	\$5.00, whichever is greater

Exchange Rate Adjustment

For card purchases, non-ATM cash transactions and ATM withdrawals in currency other than U.S. Dollars 3% of withdrawal amount after conversion to U.S. dollars.

Insufficient Funds, Returned Items, and Stop Payments

insufficient Funds, Returned Items, and Stop	Payments
Insufficient Funds and Returned Item Fees ¹	\$ 34.00/item or
	withdrawal request up
	to 3 per day
-We will not charge insufficient funds fees if	your ending account
balance is overdrawn by \$5 or less.	
Overdraft Protection Transfer Fee ¹	
Overdraft Protection Transfer Ecc.	¢ 12 00/transfor

Overdraft Protection Transfer Fee '\$ 12.00/transfer
-We will not charge an Overdraft Protection Transfer Fee if your
ending account balance, before any Overdraft Protection Transfers
are made is overdrawn by \$5 or less.

Extended Overdraft Fee (If account balance remains negative for five consecutive business days): \$15.00/occurrence

Deposited Item Returned (or cashed item returned) \$ 12.00/item

Stop payment '	\$ 34.00/item
Stop payment via Chase.com or Chase by Phone [®]	
automated phone system ¹	\$ 27.00/item

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Statement	Services	and	Copies

Snapshot Statement (without checks) 1	\$ 6.00/statement
Statement Copy [†]	\$ 6.00/statement

Wire Transfers

Domestic Incoming ¹	\$ 15.00/item
Foreign Incoming ¹	\$ 15.00/item
Domestic Outgoing	\$ 30.00/item
Domestic Outgoing via Chase.com	\$ 25.00/item
Foreign Outgoing or Remittance Fee 1,3	\$ 45.00/item
Foreign Outgoing via Chase com	\$ 40 00/item

Miscellaneous

Collections

Bond Coupons	\$ 5.00/envelope
Domestic ¹	\$ 25.00/item
Foreign ¹	\$ 45.00/item
Check or Supply Order ¹	varies - depends on
(checks, withdrawal slips, deposit slips)	document ordered
Counter Check ¹	\$ 2.00/check
Money Order ¹	\$ 5.00/item
Cashier's Check	\$ 8.00/check
Travelers Check ¹	2% of value
Gift Cards ¹ (Not available in CT,NJ) Legal Process (garnishment, tax levy, etc.)	\$ 3.50/card Up to \$125.00/order

Online Banking Services

Online Overnight CheckSM Service Fee¹ \$14.99/check

¹ These fees may be waived with certain account types. See Personal Account Products for detail.

² Obtaining cash with your Chase Debit Card without a PIN at participating locations, such as bank branch tellers.

³ No Remittance Fee for three Rapid Cash® transfers of \$1,500 or less per month

Personal Checking Accounts/Packages	Chase Total Checking SM	Chase Premier Plus Checking SM	Chase Premier Platinum Checking sm
Who is Eligible	Individuals and unincorporated non-	Individuals	Individuals
Monthly Service Fee - Not charged in any statement period when you:	Have direct deposits totaling \$500 or more made to this account. The direct deposits, each of which must be an ACH credit, may include payroll, pension, or government benefit payments such as Social Security; or Keep a minimum daily balance of \$1,500 or more in this account; or Have an average daily balance of \$5,000 or more in this account and any deposit or investment accounts linked with this account; or Have paid \$25 or more in qualifying checking-related services or fees 1 Otherwise, Accounts opened in CA, OR, WA: \$10 Accounts opened in all other states: \$12	 Have an average daily balance of \$ or more in any combination of this account and any deposit or investm accounts listed below when linked this account: Otherwise, \$25 Chase Military Banking: No monthly Fee on Chase Premier Plus Checking ac for current or prior members of the U.S. Armed Forces. In addition, for active duty and reserve servicemembers that have their military pay (does not include allotments) direct deposited into this Chase Premier Plus Checking account in the last 180 days, rethe following additional benefits on this account: No Non-Chase ATM fee charged by Chase for using another institutions Usage fees may be charged by the institution that owns the ATM; No Incoming or Outgoing Wire Tra Fees from Chase; and No Exchange Rate Adjustment fee Chase Debit Card and ATM Card transactions in currencies other thar dollars. 	\$75,000 or more in any combination of this account and any deposit or investment accounts listed below when linked with this account: Otherwise, Accounts opened in CT, NJ, NY: \$35 Accounts opened in all other states \$25
_inkable Account Deposits:	Personal savings accounts, CDs, certain Chase Retirement CDs, or certain Chase Retirement Money Market Accounts (balances in Chase Money Purchase Pension and Profit Sharing Plans do not qualify)	Up to two personal checking accounts (excluding Chase Premier Platinum Che Chase Private Client Checking, Chase A Checking and accounts opened with Priv Wealth Management); Personal savings accounts, CDs, certain Chase Retiremen or certain Chase Retirement Money Mar Accounts	Access Checking, Chase Access Checking and accounts opened with Private Wealth Management); Personal savings accounts, CDs, certain Chase Retirements
Investments:	Agency Services, Inc.), and personal trust ac services are offered through Chase Investme provided by various insurance companies are business as Chase Insurance Agency Service Bank, N.A. Products not available in all sta	stment Services Corp. investment accounts, as (annuities made available through Chase In accounts. Securities (including mutual funds a sent Services Corp. (CISC) or affiliated broad offered through Chase Insurance Agency, es, Inc. in Florida. CISC, a member of FINF	certain retirement plan investment balances, surance Agency, Inc. (CIA) and Chase Insurance and variable annuities) and investment advisory ker/dealers. Annuities and insurance products are Inc. (CIA), a licensed insurance agency, doing RA/SIPC, and CIA are affiliates of JPMorgan Chare: EDERAL GOVERNMENT AGENCY
tatement Options	Check Safekeeping and paperless C	neck Safekeeping, Image Statement and apperless statements: No Fee	Check Safekeeping, Image Statement-and paperless statements: No Fee
1			F-F-: .300 0.000 0.000
Minimum to Open	\$25	25	\$100

Personal Checking Accounts/Packages	Chase Total Checking SM	Chase Premier Plus Checking sM	Chase Premier Platinum Checking SM
Package Benefits	No Additional Benefits	 Free Chase design checks or a 50% discount on other personal style checks No Non-Chase ATM fee charged by Chase for the first four Inquiries, Transfers and Withdrawals each statement period for using another institution's ATM². Free Small Safe Deposit Box³ No fee for Counter Checks, Money Orders, Cashiers Checks, Travelers Checks and Gift Cards⁴ (Gift cards not sold in CT and NJ) Link additional accounts with this checking account to receive: No monthly Service Fee on up to two additional personal checking accounts (excluding Chase Premier Platinum Checking, Chase Access Checking and accounts opened with Private Wealth Management). No Monthly Service Fee on a Chase Plus Savings account No monthly Service Fee on a BusinessSelectSM Checking⁵ account 	 Free Personal Style Checks No Non-Chase ATM fee charged by Chase for using another institution's ATM² No Debit Card Replacement (rush request) Fee No Debit Card non-ATM Cash Fee No fees for Insufficient Funds and Returned Items – if you have had 4 or fewer insufficient funds or returned item occurrences in the previous 12 months. ⁶ No Overdraft Protection Transfer Fee No Extended Overdraft Fee No Extended Overdraft Fee No Extended Transfer Fee No Incoming Wire Transfer Fee No Remittance Fee (Rapid Cash) No fee for Counter Checks, Money Orders, Cashiers Checks, Travelers Checks, Gift Checks and Gift Cards⁴ (Gift cards not sold in CT and NJ) Free Small Safe Deposit Box³ No Online Overnight CheckSM Service Fee No Statement Copy Fee No Collections Fees for Bond Coupons and Domestic and Foreign Collection Process Link additional accounts with this checking account to receive: No Monthly Service Fee on up to nine additional personal checking accounts (excludes Chase Access Checking, Chase Private Client Checking, and accounts opened with Private Wealth Management) No Monthly Service Fee on a Chase Plus Savings account No Monthly Service Fee on a Chase BusinessSelectSM Checking⁵ account
	Refer to the Personal Savings and	CD Accounts section for added benefits.	

Personal Checking Accounts	Chase College Checking SM	High School Checking
Who is Eligible	College students age 17-24 years and enrolled in college at the time of account opening	Students ages 13-17 with their parent/guardian as a co-owner. Student's parent/guardian must already be a customer with a qualifying linked personal checking account.
Monthly Service Fee - Not charged in any statement period when you:	Until after your expected graduation date (for up to five years); or Have a direct deposit. The direct deposit, which must be an ACH credit, may include a payroll, pension or government benefit payment, such as Social Security. Otherwise, \$67	 Have a qualifying linked personal parent / guardian checking account; or Have a direct deposit. The direct deposit, which must be an ACH credit, may include a payroll, pension or government benefit payment, such as Social Security. Otherwise, \$67
Qualifying Checking Accounts	■ N/A	Personal checking accounts excluding Chase Access Checking SM , High School Checking and Chase College Checking
Statement Options	Check Safekeeping: No Fee. Paperless statements also available at Chase.com for no fee.	
Minimum to Open	\$25	
Interest	Does Not Apply	

Personal Checking Accounts (Other)	New Jersey Consumer Checking Account
Who is Eligible	Individuals – only available in New Jersey branches
Minimum to Open	\$25
Monthly Service Fee - Not charged in any statement period when you:	-A \$3 monthly Service Fee will applyA \$0.35 transaction fee will apply for each teller withdrawal, card purchase, card purchase with PIN or Chase ATM withdrawal each statement periodNo charge for first 8 checks paid during statement period, then a \$0.50 Check Writing fee will apply per statement period.
Statement Options	Check Safekeeping, Image Statement and paperless statements: No Fee
Interest	None

Personal Savings	Chase Savings SM	Chase Plus Savings SM
Who is Eligible	Individuals and unincorporated non-business associations	Individuals and unincorporated non-business associations
Minimum to Open	\$25	\$100
Monthly Service Fee - Not charged in any statement period when you:	 Keep a minimum daily balance of \$300 or more in this account; or Have at least one repeating automatic transfer of \$25 or more from your personal Chase checking each month; or Are under 18 years of age; or Have a linked Chase Premier Plus Checking, Chase Premier Platinum Checking, Chase Private Client Checking and accounts opened with Private Wealth Management Otherwise, Accounts opened in CA,FL,GA,ID,NV,OR,WA: \$5 Accounts opened in all other states: \$4 	 Keep a minimum daily balance of \$15,000 or more in this account; or Have a linked Chase Premier Plus Checking, Chase Premier Platinum Checking, Chase Private Client Checking and accounts opened with Private Wealth Management Otherwise, \$20
Savings Withdrawal Limit Fee	First six withdrawals or transfers out of this account per monthly statement period at no charge. \$5 for each withdrawal or transfer out thereafter.	First six withdrawals or transfers out of this account per monthly statement period at no change. \$5 for each withdrawal or transfer out thereafter. This fee does not apply if you have a balance of \$15,000 or more in this account at the time of the withdrawal.
Interest	Variable; based on daily collected balance.	 Variable; based on daily collected balance. Higher rate when linked to any active Chase Premier Plus Checking, Chase Premier Platinum Checking, Chase Private Client Checking and personal checking accounts opened with Private Wealth Management that have at least one customer initiated transaction in a monthly statement cycle. The higher interest rates will be applied to your savings accounts throughout the next statement period.
Statement Period	Quarterly (monthly with Electronic Funds Transfer activity)	Monthly
Other	Does Not Apply	 We will not charge a Non-Chase ATM fee. Usage fees may be charged by the institution that owns the ATM. Additional Chase fees may apply when using an ATM outside of the United States, Puerto Rico or the U.S. Virgin Islands. No Incoming Wire Transfer Fee

Personal CD / Retirement Accounts	Chase Retirement Money Market Account	Chase Certificates of Deposit and Chase Retirement Certificate of Deposit	
Who is Eligible	Individuals	 CDs available to individuals and unincorporated non-business associations. Retirement CDs available to individuals. 	
Minimum to Open	No minimum to open	\$1,000	
Retirement Plan Fees	IRA Annual Fee A fee of \$30 will be charged annually on May 1 (or the first business day in May) for each Traditional IRA, Traditional Rollover IRA, Roth IRA, Roth Conversion IRA, SEP or SARSEP ("IRA") plan you own unless at least one of the following applies to such plan as of April 30 (or last business day in April): • you maintain a Chase checking account • a contribution of \$1,000 or more is made to the IRA during the last 12 months ending April 30 (or last business day in April) • you are a Traditional IRA, SEP or SARSEP participant age 70 1/2 or older and are subject to taking Required Minimum Distributions from your plan • the balance in the IRA is \$10,000 or more (including deposits and investments). Trustee-to-Trustee Transfer Fee The fee for a Trustee-to-Trustee Transfer to another institution is \$50. If the transfer amount requested is less than 100% of the balance of your plan, the applicable fee will be deducted from your account(s). If the transfer amount requested is equal to 100% of the balance of your plan, the applicable fee will be deducted from the balance before the transfer is made.		
Interest	Variable; based on ledger balance	 Fixed Earn higher interest rates on your CDs or Retirement CDs when linked to a Chase personal checking account. 	
Statement Period	Balance information of linked CDs, Retirement CDs and Retirement Money Market Accounts appears on monthly checking account statement. Transaction detail provided on monthly, quarterly or annual retirement plan statement (as applicable).		
Other	Additional deposits can be made at any time to Retirement Money Market Account. Additional deposits can be made to CDs and Retirement CDs at maturity or during the 10-day grace period.		

 Includes all fees charged to your account whether or not identified in the Additional Banking and Services Fee disclosure, except for fees refunded to your account, the monthly Service Fee, Safe Deposit Box fees, fees for Chase Identity Protection Services®, fees bundled as part of transaction amounts (e.g., foreign exchange rate adjustments and non-ATM cash fees) and fees for third party provided services. Usage fee may be charged by the institution that owns the ATM. Additional Chase fees may apply when using an ATM outside of the United States, Puerto Rico or the U.S. Virgin Islands. 3" x 5" box or smaller for no annual fee; discount on other sizes, subject to availability. 	 4 Gift cards purchased online are assessed \$4.95 per card for standard shipping (ships in 5-7 business days). 5 A Monthly Service Fee waiver is available on either the Chase BusinessSelect Checking or eligible personal checking account when linked together, but not on both. 6 An occurrence happens any business day that at least one (1) item is presented or withdrawal request is made against an account with Insufficient Funds. 7 A \$5,000 monthly average daily balance in this account will waive this fee.
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Account Rules and Regulations – Funds Availability Policy for Personal Accounts (Excludes Chase Access CheckingSM Accounts)

General Policy: Wire transfers, electronic direct deposits, and cash deposits made with a banker or at an ATM that does not require a deposit envelope will be available on the day we receive your deposit. Except as described later in this policy, when you make other deposits, the funds are available on the first business day after the day we receive your deposit. Available funds may be withdrawn in cash or used to pay checks and other items.

When Your Deposit Is Received: If you make a deposit on a business day before our cutoff times at a Chase branch or ATM, we will consider that day to be the day of your deposit. However, if you make a deposit after the cutoff time, or on a day that is not a business day, we will consider the deposit to have been made on the next business day.

- For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays, and federal holidays.
- Cutoff times for branch deposits vary by location. For most branches, the cutoff time will be the end of the business day. If it is different, the branch will post signs indicating the earlier cutoff time. The cutoff time will be no earlier than 2 p.m. local time.

For example: You make your deposit on Friday at 5:45 p.m. and the cutoff time for that branch is 5:00 p.m. We consider the deposit to be received on the next business day, which is Monday. But if Monday is a holiday, we consider the deposit to be received on Tuesday.

For deposits at most ATMs, the cutoff time is 11 p.m.
 Eastern time. For ATMs with an earlier cutoff, the ATM screen will notify you of the cutoff time. For all ATM transfers between accounts, the cutoff time will be determined by where your account is located, regardless of the location of the ATM, as follows:

State Where Account is Located	Cutoff Time (all p.m.)
CT, FL, GA, IN, KY, MI, OH, NJ, NY, WV	9:00 ET
IL, LA, OK, TX, WI	9:00 CT
AZ	9:00 MST (when Daylight Savings Time is in effect, 8:00 MST)
CO, ID, UT	9:00 MT
CA, NV, OR, WA	8:00 PT

- Deposits placed in a night depository are considered received when we remove them from the night depository. We will remove deposits not later than the next business day.
- Branches in some locations may be closed on business days in observance of a state holiday or because of an emergency, and deposits made when those branches are closed (either at a night depository or at an ATM that requires an envelope for deposits) will be considered received on the next business day when the branch is open.
- All deposits made by mail and addressed to Chase without using a specific branch name and street address will be considered received by the Chase-By-

Mail facility in Louisville, Kentucky as of the date such deposit is received by this facility.

Longer Delays May Apply: In some cases, we may not make all of the funds that you deposited by check available by the first business day after the day of your deposit. Funds may not be available until the second business day after the day of your deposit. However, at least the first \$200 of these deposits will be available on the first business day after the day of your deposit.

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 our employee, or if we decide to take this action after you complete your deposit, 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.

Funds you deposited by check may be delayed for longer than two business days under the following circumstances:

- We believe a check you deposited will not be paid;
- You deposited checks totaling more than \$5,000 in any one day;
- You redeposited a check that has been returned unpaid;
- You have overdrawn your account repeatedly in the last six months; or
- There is an emergency, such as failure of communications or computer 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 account customer, the following special rules may apply during the first 30 days your account is open:

- Funds from deposits of the first \$5,000 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. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,000 will not be available until the second business day after the day of your deposit; and
- Funds from all other check deposits will be available no later than the fifteenth business day after the day of your deposit.

Holds on Other Funds: If we cash a check for you that is drawn on another bank, 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.