

In accordance with Regulation CC, the following is our policy for funds availability:

Description of deposit	When funds can be withdrawn by cash or check
Cash, electronic deposit, wire transfers, and checks drawn on Clinton Savings Bank**	The day we receive the deposit.
All Other Checks, Cashier's Checks, Money Orders, or Government Checks**	The first business day* after the day of deposit.

Availability of funds may be extended up to five (5) additional days for deposits over \$5,000, re-deposited checks, repeated overdrafts, emergency conditions, or where the Bank may have reasonable cause to doubt the collectability of the check.

*Business Day: A business day is defined as any calendar day other than Saturday, Sunday, and holidays. For example, a local check deposited on a Friday will be available on the first business day after the day of deposit or Monday.

**ATM deposits are not considered in person, therefore the deposit date will be the next business day after the deposit.

SPECIAL RULES MAY APPLY FOR NEW ACCOUNTS. PLEASE CONSULT WITH ONE OF OUR REPRESENTATIVES FOR THE AVAILABILITY OF YOUR DEPOSIT.



All Deposits Insured in Full
Member FDIC
Member DIF

Clinton ♦ Berlin ♦ Bolton ♦ Boylston
Sterling ♦ West Boylston

Equal Opportunity Lender