

FUNDS AVAILABILITY DISCLOSURE

This policy statement applies to all deposit accounts. Our policy is to delay the availability of funds from your check deposits. During the delay, you may not withdraw the funds in cash and we will not use the funds to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

Determining the Availability of a Deposit

- The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before closing 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 closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.
- The length of the delay varies depending on the type of deposit and is explained below.
- If you make a deposit at an ATM before 3:30 P.M. 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 at an ATM after 3:30 P.M. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Same-Day Availability

Funds from the following deposits to your account will be available on the day we receive the deposit:

- Electronic direct deposits
- Wire transfers
- Checks drawn on Eagle Bank that are payable to you
- Cash

Next-Day Availability

Funds from the following deposits will be available on the first business day after the day of your deposit:

- U.S. Treasury checks that are payable to you

If you make the deposit in person to one of our employees, funds from the following deposits will be available on the first business day after the day of your deposit:

- State and local government checks that are payable to you
- Cashier's, certified, and Teller's checks that are payable to you
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you

If you do not make your deposit in person to one of our employees (for example, if you mail the deposit), funds from these deposits will be available on the second business day after the day of your deposit.

Other Check Deposits

The delay for other check deposits depends on whether the check is a local check. Local checks are checks payable by or at or through a bank located in the United States. Our policy is to make funds from local checks available as follows:

- The first \$275 from a deposit of local checks will be available on the first business day after the day of your deposit. The remaining funds will be available on the second business day after the day of your deposit. For example, if you deposit a local check of \$700 on a Monday, \$275 of the deposit is available on Tuesday. The remaining \$425 is available on Wednesday.
- 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.
- If we accept for deposit a check that is drawn on another bank, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. 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.

Longer Delays May Apply

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 \$6,725 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 fourth business day after the day of your deposit.

Foreign Checks and Non-Routine Items – Foreign items, bond coupons and other non-routine items may not be posted until the date that we receive the funds from the bank on which the items are drawn. All checks drawn on banks located outside the United States will be accepted for collection only.

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 cash, checks drawn on Eagle Bank that are payable to you, and electronic direct deposits into your account will be available on the day we receive the deposit.
- Funds from deposits of wire transfers and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, U.S. postal money orders, 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 \$6,725 will be available on the fourth 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 \$6,725 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 fourth business day after the day of your deposit.

07/01/2025

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