

REGULATION CC FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT BANK OF SPRINGFIELD. 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. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them 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 6:00 pm CST 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 6:00 pm CST or on a day we are not open, we will consider that deposit was made on the next business day we are open. If you make a deposit before 4:00 pm CST at a BOS owned ATM, then we will consider that day to be the day of your deposit. However, if you make a deposit after 4:00 pm CST or on a day we are not open, we will consider that deposit was made on the next business day we are open. Deposits made at nonproprietary ATMs may have an earlier cut-off time. All ATM deposits are subject to review and approval which may affect availability.

Reservation of Right to Hold. 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 deposit, however, may 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 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Holds on Other Funds (Other Account). 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. We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * 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
- * We believe a check you deposit will not be paid
- * 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, 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. 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.

Deposits at Nonproprietary Automated Teller Machines (ATM)

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. New account deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate will not be available until the eleventh business day after the day of your deposit. This rule does not apply at ATMs that we own or operate. The ATMs that we own or operate are clearly identified and able to accept deposits are located at: 3400 Wabash Ave, 3115 Sangamon Ave & Dirksen Pkwy, 2600 Stevenson Dr, and 850 E Madison in Springfield IL; 1140 Commercial Court in Chatham, IL; 303 W College Ave and 1701 W Morton Ave in Jacksonville, IL; 220 N 48th St and 1111 Maine St in Quincy, IL; 1717 N Illinois St in Swansea IL; 2160 S Illinois Rt 157 in Glen Carbon IL; 417 W North St in Staunton, IL; 1770 Frank Scott Pkwy in Shiloh, IL; 101 Laurel K Dr in O'Fallon, MO; and inside our Clayton branch located at 7730 Carondelet Ave in St Louis MO; inside our Springfield IL branches located at 2600 Stevenson Dr and 3400 Wabash Ave. The Remote ATMs that we own and operate that will accept deposits are located at: 2801 S Grand Ave, 719 W Jefferson St, 2930 S 6th St, and 2665 Chatham Rd, Springfield IL.

The BOS owned ATMs located inside the BOS Center at 1 Convention Center Plaza and inside Scheels at 3801 S MacArthur Blvd in Springfield, IL are not deposit capable.