

Revised 12/21/2023

Your ability to withdraw funds at Stifel Bank

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. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash, and we will use the funds to pay the checks that you have written. For determining the availability of deposits, every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before the close of business 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 the close of business or on a business day we are not open; we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

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 deposits, however, will be available on the next business day. If we are not going to make all of the funds from your deposit available on the first business day, we will mail you the notice by the next business day after we receive the deposit. If you need the funds from a deposit right away, call (866) 303-8003 to determine the availability of funds.

In addition, 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 \$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.
- 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 funds will be available. They will generally be available no later than the **seventh 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. 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 the disclosure for the type of check that you deposited.

Special Rules for New Accounts

If you are a new client, the following special rules may apply for 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 of over \$5,525 will be available on the **seventh business day** after the day of your deposit.

Funds from all other check deposits will be available no later than the **seventh business day** after the day of your deposit.

Mobile Deposit

Checks deposited using our Mobile Deposit application are not subject to the funds availability requirements of Regulation CC. This will be true even if we follow our availability timelines provided above and provide you with Regulation CC disclosures or notices.

Checks deposited using this service and received by 4:30 p.m. CT on a business day are considered deposited on that day and will usually be available the following business day. We may place an extended hold on your deposited funds as described in our availability timelines. We will notify you if we delay the availability of your funds and tell you when you can expect your funds to be available.