



REGULATION CC FUNDS AVAILABILITY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUNDS AT MERCANTILE TRUST & SAVINGS 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. 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 4:00 PM 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 4:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

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 fifth business day after the day of your deposit. The first \$100 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.

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 \$5,000 on any one day.
- You re-deposit 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 eleventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, 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 financial institution, 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.

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 \$5000 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. 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 \$5000 will not be available until the second business day after your deposit.

Funds from deposits of checks drawn on Mercantile Trust & Savings Bank will be available on the same business day as the day of your deposit.

Funds from all other checks deposits will be available not later than the ninth business day after the day of your deposit.

DEPOSITS AT AUTOMATED TELLER MACHINES. If you make a deposit at an ATM before 4:00 PM 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 4:00 PM or on a day we are not open, we will consider that the deposit was made on the next business day* we are open. Funds from any deposits (cash or check) made at the 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. This rule does not apply at ATMs that we own or operate. All ATMs that we own or operate are identified as our machines.

NOTICE OF DELAYED AVAILABILITY FOR NEW SAVINGS ACCOUNTS

We are delaying the availability of a portion of your deposit to your new savings account. \$25.00 will be available to you 90 days after your deposit. This means that your available balance for withdrawals and ATM transactions will be \$25.00 less than your actual balance for the period of time disclosed above. The bank reserves the right to close your account if you allow the balance to fall below \$25.00 for three (3) consecutive months. A \$25.00 early closing fee may be imposed if the account is closed within the first ninety (90) days of account opening. If you did not receive this notice at the time you made the deposit and the check you deposited was not paid, we will refund you any fees or overdrafts or returned items that result solely from the additional delay that we are imposing. To obtain a refund of such fees, feel free to call (217) 223-7300 or write to us at our address: 440 Maine St, Quincy, Illinois, 62301.

* "Business Day" means those days the Federal Reserve is open.