



Funds Availability Policy

Same-Day Availability	
Funds From Electronic Direct Deposits (ACH).....	The day we receive the deposit
Cash.....	The day we receive the deposit
Wire Transfers	The day we receive the deposit
Next-Day Availability	
U.S. Treasury checks that are payable to you.....	The 1 st business day after the day of deposit
Checks drawn on Banco do Brasil Americas.....	The 1 st business day after the day of deposit
If the deposits are made in person and if these items are payable to you	
State and local government checks that are payable to you (with a special deposit slip available from our tellers).....	The 1 st business day after the day of deposit
Cashier's, certified, and teller's checks that are payable to you (with a special deposit slip available from our tellers).....	The 1 st business day after the day of deposit
Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders, if these items are payable to you.....	The 1 st business day after the day of deposit
Check Deposits Subject to Other Availability	
The first \$250 of a day's deposit.....	The 1 st business day after the day of the deposit
The remaining amount of the deposit up to \$5,550.....	The 2 nd business day after the day of the deposit
The excess of the deposit over \$5,550.....	The 3 rd business day after the day of the deposit
Special Rules for New Accounts – Applies to new customers during the first 30 days the account is open.	
Total of check deposit	The 7 th business day after the day of deposit
Longer Delays May Apply	
<p>Funds you deposit by check may be delayed for a longer period under the following circumstances:</p> <ul style="list-style-type: none"> We believe a check you deposit will not be paid. If a deposit is more than \$5,550 on any one day as indicated by the above schedule. 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. <p>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 7th (seventh) business day after the day of the deposit.</p> <p>If you make a deposit at our Branch before closing on a business day that we are open, we will consider that day to be the date of your deposit. If you make a deposit at our ATMs after 4:00 P.M. on a business day that we are open, we will consider the deposit made on the next business days we are open. Every day is a business day, except Saturdays, Sundays, and federal holidays.</p>	
<p>Banco do Brasil Americas reserves the right to send checks for collection and charge accordingly. In the event the bank sends a check for collection, the Funds Availability Policy above will not apply.</p>	

