



## Important Customer Account Information

### FUNDS AVAILABILITY POLICY

### EFFECTIVE OCTOBER 7, 2013

#### TO OUR VALUED CUSTOMERS

This policy statement applies to "transaction" accounts. Transaction accounts, in general, are accounts which permit an unlimited number of payments to third persons and an unlimited number of telephone and preauthorized transfers to other accounts. Feel free to ask us whether any of your other accounts might also be covered under this policy.

Our policy is to delay the availability of funds you deposit in your account. During this 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 Please remember that even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

As always, we appreciate the opportunity to serve you. Should have any questions or need other assistance, please contact Fidelity Customer Care Center at 1-800-388-4380.

#### DEPOSIT AVAILABILITY

The length of the delay is counted in business days from the day of your deposit. Every day is a business day except Saturday's, Sundays and federal holidays.

If you make a deposit Monday through Friday during regular business hours, we will consider that day to be the day of your deposit. If you make a deposit on a day that the Bank is not open, we will consider that deposit to be made on the following business day that we are open.

If a deposit is made using Mobile Deposit on or before 5:00 P.M. on a business day that we are open, we will consider that day to be the day of deposit. However, if a deposit is made using Mobile Deposit after 5:00 P.M. or on a day we are not open, we will consider the deposit made on the next business day we are open.

If you make a deposit at a Fidelity owned or operated ATM on or before 6:00 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 a Fidelity owned or operated ATM after 6:00 P.M., or on a day we are not open, we will consider the deposit made on the next business day we are open.

The length of the delay varies depending on the type of deposit and explained below.

#### SAME-DAY AVAILABILITY

Funds from the following deposits are available on the next business day after the day of deposit:

- Electronic Direct Deposit
- Wire Transfer
- Cash deposited in person to an employee of the bank.
- State or Local Government checks deposited in an account of yours and deposited in person to an employee of the bank with any special deposit slip required by the bank.
- Cashiers, certified, and teller's checks payable to you deposited in person to an employee of the bank with any special deposit slip required by the bank.

#### NEXT-DAY AVAILABILITY

Funds from the following deposits are available on the same business day as the day of the deposit:

- U.S. Treasury Checks that are payable to you.
- Checks drawn on Fidelity Deposit & Discount Bank.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. postal money orders not deposited in person to an employee of the bank.
- Fidelity ATM deposits (proprietary)

#### SECOND-DAY AVAILABILITY

Funds from the following deposits are available on the next business day after the day of deposit:

- Cash not deposited in person to an employee of the bank.
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. Postal Money Orders not deposited in person to an employee of the bank.
- Non-Proprietary ATM deposits

#### OTHER CHECK DEPOSITS

The delay for other check deposits depends on the routing number on the check.. Use the first four digits of the routing number to determine availability.

60-312  
313      Date \_\_\_\_\_      0123

Pay to the  
Order of \_\_\_\_\_ \$ \_\_\_\_\_  
Dollars

**Fidelity BANK**

Memo \_\_\_\_\_

031303129      1234567891      0123

Routing Number      Account Number      Check Number

The first \$200 of a deposit will be available on the first business day after the day of your deposit. Checks with routing numbers starting with 0310, 0313, or 2313 will also be available on the first business day after the day of your deposit. Funds for checks with all other routing numbers will be available on the second business day after the day of your deposit. For example, if you deposit a check with the routing number of 0313 in the amount of \$700 on a Monday, \$700 of the deposit is available on Tuesday. If you deposit a check with a routing number 3011 in the amount of \$700 on Monday, \$200 of the deposit is available on Tuesday. The remaining \$500 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 any account with us. The funds in the 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

In some cases, we will not make all of the funds that you deposit by check available to you according to the preceding schedule. However, the first \$200 of your deposit may be available on the first business day after the day of deposit with the remainder available no later than the second business day after the day of your deposit.

If we are not going to make all of the funds from your deposit available according to the preceding schedule, 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 first business day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available. 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 \$5,000 on any one day.
  - We 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 communication or computer equipment.
  - Your transaction account was opened within the last 30 days.
- 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.

#### DEPOSITS AT AUTOMATED TELLER MACHINES

The first \$100 of a deposit made at an Automated Teller-Machines (ATM's) we own or operate will be available on the same business day as the day of the deposit. The remaining funds from the deposit (cash or check) will be available on the next business day after the day of deposit. All ATMs that we own or operate are identified as our machines.

Funds from any deposits (cash or checks) made at Automated Teller Machines (ATMs) we do not own or operate will be made available by the second business day after the day of deposit.

Please note this ATM availability schedule may be affected by daily limits imposed on the ATM withdrawals as described in your Electronic Funds Transfer Act Disclosure.

#### UNCOLLECTED FUNDS

Business accounts will be charged a fee for each item presented for payment against funds that are not available in accordance with this funds availability policy.

# Privacy Notice

Rev. 6/2012

## FACTS

### WHAT DOES FIDELITY DEPOSIT and DISCOUNT BANK DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fidelity Deposit and Discount Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fidelity Deposit and Discount Bank share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

#### Questions?

Call 800-388-4380 or go to [www.bankatfidelity.com](http://www.bankatfidelity.com)



800.388.4380 | [www.bankatfidelity.com](http://www.bankatfidelity.com)

# Privacy Notice Continued

What we do	
<b>How does Fidelity Deposit and Discount Bank protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Fidelity Deposit and Discount Bank collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>■ open an account or deposit money</li><li>■ pay your bills or apply for a loan</li><li>■ use your credit or debit card</li></ul> We also collect your personal information from others, such as credit bureaus or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>■ affiliates from using your information to market to you</li><li>■ sharing for nonaffiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>Fidelity Deposit and Discount Bank has no affiliates.</i></li></ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>■ <i>Fidelity Deposit and Discount Bank does not share with non-affiliates so they can market to you.</i></li></ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>■ <i>Our joint marketing partners include credit card companies, prepaid debit card issuers, insurance companies and student loan companies.</i></li></ul>



800.388.4380 | [www.bankatfidelity.com](http://www.bankatfidelity.com)

Choose Fidelity Because  
Fidelity Bank Does It Better!

# Important Information

## Regarding Your Fidelity Visa® Check Card

As a Visa network customer, we want to make you aware of Visa's updated policy in reference to non-Visa debit transactions. You may use your Visa check card at a PIN-debit network by PIN or PIN-less transaction, enabled through the PLUS or ACCEL/Exchange networks. These types of transactions are not covered by the Visa zero-liability provisions.

Examples of transactions that are covered by the Visa zero-liability provisions include signing a receipt, providing a card number over the telephone or via the internet, or swiping the card through a point-of-sale terminal and selecting "credit".

**If you have any questions, please contact Fidelity Bank at 1-800-388-4380**



800.388.4380

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A background image showing a person's hands using a laptop. One hand is on the keyboard, and the other is holding a green Visa check card. The image is slightly blurred and has a green gradient overlay at the bottom.

Choose Fidelity Because  
Fidelity Bank Does It Better!