

## NOTICE OF HOLD ON DEPOSIT

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This notice is to inform you that we are placing a  
***(number)-DAY HOLD on \$(deposit amount)***  
recently deposited to your account.

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**You will not have full access** to all the money from the deposit described below until the hold is removed in *(number)* business days on ***(date)***. See below for more information.

<b>Account Holder:</b>	<i>(name)</i>
<b>Account Number:</b>	<i>(number or code)</i>
<b>Date of Deposit:</b>	<i>(date)</i>
<b>Availability Timeline:</b>	<b>For writing checks:</b> <ul style="list-style-type: none"><li>• The first <i>\$(minimum amount)</i> will be available on <i>(date)</i></li><li>• The remaining <i>\$(amount held)</i> will be available at <i>(time)</i> on <i>(date)</i></li></ul> <b>For cash withdrawal:</b> <ul style="list-style-type: none"><li>• The first <i>\$(minimum amount)</i> will be available on <i>(date)</i></li><li>• Up to an additional <i>\$(cash-withdrawal amount)</i> will be available at <i>(time no later than 5:00 p.m.)</i> on <i>(date)</i></li><li>• The remaining <i>\$(amount held)</i> will be available on <i>(date)</i></li></ul>

***[If we did not notify you of this hold when you made the deposit, you can request a refund of any overdraft or returned check fees that result from the hold once the check is paid. To request a refund of such fees, (description of procedure for obtaining refund).]***