



CHECKING ACCOUNT DISCLOSURE

1. MINIMUM OPENING BALANCE FOR FIRST OPENING ACCOUNT		4. DAILY CUT-OFF TIME	<u>4:00PM</u>
U.S. Customer - \$250,000.00		5. RETURN DEPOSITED ITEM	<u>\$13.00</u>
Non-U.S. Customer or Existing Customer - \$20,000.00		6. MAINTENANCE FEE *	<u>\$12.00</u>
2. STATEMENT CYLCE	<u>MONTHLY</u>	7. OVERDRAFT ITEM	<u>\$10.00</u>
3. INSUFFICIENT FUNDS ITEM	<u>\$10.00</u>	8. STOP-PAYMENT REQUEST	<u>\$10.00</u>

*IF BALANCE FALLS BELOW \$1,000.00 ON ANY DAY DURING A MONTHLY STATEMENT CYCLE.

FEES AND CHARGES ARE SUBJECT TO CHANGE AND WE WILL NOTIFY YOU 30 DAYS BEFORE THE EFFECTIVE DATE OF CHANGE.

NOT INSURED BY F.D.I.C.

YOUR ABILITY TO WITHDRAW FUNDS AT MEGA INTERNATIONAL COMMERCIAL BANK

The following is a statement of our policy concerning your ability to draw against deposits you make to accounts you hold with us.

Our policy is to make funds from your deposits available to you on the second business day after the day we receive your deposit. At that time, you can withdraw the funds in cash and we will use the funds to pay checks that you have written.

Funds from the electronic direct deposit (Automated Clearing House payment) of certain Federal Government benefit payments, such as Social Security or Veterans Administration payments, will be made available for cash withdrawal or to pay checks you have written on the same day as the deposit is made.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

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 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 after 4:00 P.M. or on a 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 seventh business day after the day of your deposit. However, the first \$200 of your deposits will be available on the first business day.

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 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.

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 \$5,000 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- The check is drawn outside the United States.
- 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 the funds will be available. They will generally be available no later than the ninth business day after the day of your deposit.

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.

The first \$5,000 from a deposit of U.S. Treasury checks will be available on the first business day after the day of your deposit. The excess over \$5,000 will be available on the ninth business day after the day of your deposit. Funds from wire transfers into your account will be available on the first business day after the day we receive the transfer.

Funds from deposits of cash and the first \$5,000 of a day's total deposits of cashier's, certified, teller's, traveler's and state and local government checks will be available on the first business day after the day of your deposit. The excess over first \$5,000 will be available on the ninth business day after the day of your deposit. Funds from deposits of all other checks will be available on the ninth business day after the day of your deposit.

I ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE: ACCOUNT NAME _____

AUTHORIZED SIGNATURE _____ DATE _____

AUTHORIZED SIGNATURE _____ DATE _____