FUNDS AVAILABILITY POLICY

The following is the funds availability policy of Pibank, a division and registered brand of Intercredit Bank, N.A.

Pibank does not accept checks for opening of an Account or for deposits or withdrawals.

For deposits consisting of funds transfers or ACH credits through Plaid, funds are available on one business day after Pibank credits the funds to the Account.

“Business day” means Monday through Friday other than days on which Pibank is closed because of federal or state holidays.

Additional Information on Deposit Cutoff Times used by Pibank’s Operations:

This additional information is being provided in relation to funds availability received from Plaid deposits or wire transfers which depends on whether the funds are received before or after 3:00 p.m. as indicated below:

1. **Plaid deposits received before 3:00 p.m. on a business day** will be credited to your Account on the next business day, and the funds will become available for withdrawal once the funds have cleared.

2. **Plaid deposits received after 3:00 p.m. on a business day** will be credited to your Account on the second business day, and the funds will become available for withdrawal once the funds have cleared.

3. **Deposits via wire transfers received before 3:00 p.m. on a business day** will be credited to your Account and made available for withdrawal at the end of that day.

4. **Deposits via wire transfers received after 3:00 p.m. on a business day** will be credited to your Account on the next business day and made available for withdrawal at that time.

All references to time are to Eastern Standard or Daylight time.

For additional details pertaining to the crediting of interest on your Account, please refer to Section 9 of the Pibank Deposit Agreement provided to you.