



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.

Funds received for deposit in an Account by an electronic payment are available for withdrawal not later than the Business Day after the Banking Day on which Pibank received the electronic payment. "Banking Day" and "Business Day" mean Monday through Friday other than days on which Pibank is closed because of federal or state holidays.