

NOTICE TO CUSTOMERS REGARDING POSTING OF ALL BANKING TRANSACTIONS

ALL **ATM TRANSACTIONS** INCLUDING DEPOSITS, WITHDRAWALS, AND TRANSFERS RECEIVED AFTER **12 PM** (CST) WILL BE POSTED TO YOUR ACCOUNT ON THE NEXT BUSINESS DAY. NO LOAN PAYMENTS CAN BE MADE THROUGH THE ATM.

ALL **PHONE BANKING** TRANSACTIONS INCLUDING DEPOSITS AND LOAN PAYMENTS RECEIVED AFTER **2:30 PM** (CST) WILL BE POSTED TO YOUR ACCOUNT ON THE NEXT BUSINESS DAY.

ALL **ONLINE BANKING** TRANSACTIONS INCLUDING DEPOSITS AND LOAN PAYMENTS RECEIVED AFTER **2:30 PM** (CST) WILL BE POSTED TO YOUR ACCOUNT ON THE NEXT BUSINESS DAY.

ALL **BILL PAY TRANSACTIONS** INITIATED AFTER **2 PM** (CST) WILL BE PROCESSED ON THE NEXT BUSINESS DAY.

ALL **LOBBY AND DRIVE THRU** TRANSACTIONS INCLUDING DEPOSITS AND LOAN PAYMENTS WILL BE POSTED TO YOUR ACCOUNT ON THE SAME BUSINESS DAY THAT IT IS RECEIVED. OUR LOBBY AND DRIVE THRU BUSINESS DAY HOURS ARE AS FOLLOWS:

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| LOBBY: | 9 AM TO 2:30 PM MONDAY THRU THURSDAY 9 AM TO 6 PM FRIDAY |
| DRIVE THRU: | 8 AM TO 2:30 PM MONDAY THRU THURSDAY 8 AM TO 6 PM FRIDAY |

BUSINESS DAY MEANS ANY DAY EXCEPT SATURDAY, SUNDAY OR A LEGAL HOLIDAY.