



**Mobile Deposit Availability of Funds.** You agree that items transmitted using this Service are not subject to the funds availability requirements of Federal Reserve Board Regulation CC. In general, if an image of an item you transmit through this Service is received and accepted before 4:00 p.m. Eastern Time on a business day that we are open, we consider that day to be the day of your deposit. Otherwise, we will consider that the deposit was made on the next business day we are open. The term “business day” means any day other than a Saturday, Sunday, or federally declared legal holiday. Funds deposited using this Service will generally be made available the next business day from the day of deposit. Dime Bank, in its sole discretion, may extend the hold period for a longer period under the following circumstances:

- (a) if we believe a check you deposit will not be paid;
- (b) if you have overdrawn your account repeatedly in the last six months;
- (c) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment; or
- (d) due to any other factors as Dime Bank, in its sole discretion, deems relevant.

If we are not going to make funds available to you according to the previously stated availability disclosure, we will mail you a notice by the day after we receive your deposit.