

**REG CC
AVB BANK
DOWNTOWN BANK
PO BOX 130
BROKEN ARROW, OK 74013-0130**

This disclosure contains information about terms, fees and interest rates for some of the accounts we offer.

FUNDS AVAILABILITY POLICY DISCLOSURE

YOUR ABILITY TO WITHDRAW FUND AT AVB BANK. Our policy is to make funds from your cash and check deposits available to you on the first business day after the day we receive your deposit. However, funds from electronic direct deposits will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and/or we will use them to pay checks that you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays. We have different deposit cut-off hours for different locations.

Our cut-off hours are as follows:

4:00 P.M. All Lobbies (M-F)

6:00 P.M. All Drive In Locations (M-F)

7:30 A.M. All Night Depositories

If you make a deposit before our cut-off hour 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 our cut-off hour or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Reservation of Right to Hold. 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 second business day after the day of your deposit. The first \$275 of your deposit, however, may be available on the first business day after the day of your deposit. 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 business day after we receive your deposit. If you need the funds from a deposit right away, you should ask us when the funds will be available.

Longer Delays May Apply

We may delay your ability to withdraw funds deposited by check into your account an additional number of days for these reasons:

- * You deposit checks totaling more than \$6,725 on any one day.
- * You re-deposit a check that has been returned unpaid.

- * You have overdrawn your account repeatedly in the last six months.
- * We believe a check you deposit will not be paid.
- * There is an emergency, such as failure of computer or communications 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 seventh business day after the day of your deposit.

Holds On Other Funds. If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere on this disclosure for the type of check that you deposited.

Deposits at Automated Teller Machines. We do not accept deposits at automated teller machines (ATMs) that we own or operate. Funds from any deposits (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the date of your deposit.

Special Rules for New Accounts with AVB Bank (AVB). If you are a new customer, the following special rules will apply during the first 30 days that your account is open:

Funds from electronic direct deposits to your account will be available on the day we receive them. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available on the 9th business day after the day of your deposit. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$6,725 will not be available until the 2nd business day after the day of your deposit. Funds from deposits of checks drawn on AVB will be available on the 1st business day after the day of your deposit. Funds from all other check deposits will be available not later than the 7th business day after the day of your deposit.

Transaction Accounts: This disclosure statement applies to "transaction accounts". In general, transaction accounts are accounts that permit an unlimited number of payments to third parties and an unlimited number of telephone and pre-authorized transactions to your other AVB accounts. Checking accounts are the most common types of transaction accounts. Other types that may also be classified as transaction accounts include money markets and some savings. Ask us if any of your other accounts might be included under this policy.