



## FUNDS AVAILABILITY POLICY

ON

## TRANSACTION ACCOUNTS

DESCRIPTION OF DEPOSIT	WHEN FUNDS CAN BE WITHDRAWN BY CASH OR CHECK
Direct deposits, Cash, Wire Transfers, Checks drawn on Walden Savings Bank, U.S. Treasury Checks that are payable to you	The day we receive the deposit
Cashier, Certified, Teller or government checks and the first \$225 of a day's deposit of other checks	The first business day after the day of deposit
Checks	The second business day after the day of deposit

**For additional check hold information ask for our WSB Funds Availability Disclosure**

**NOTE:** **BUSINESS DAYS** include every day except Saturday, Sunday and Federal holidays.

**OFFICES LOCATED AT:**

2 Bank St., Walden, NY  
21 Union St., Montgomery, NY  
127 E. Main St., Washingtonville, NY  
321 Hudson St., Cornwall on Hudson, NY  
50 Boniface Dr., Pine Bush, NY  
2356 State Route 44/55, Gardiner, NY

213 Quassaick Ave., New Windsor, NY  
15 Scott's Corners Dr., Montgomery, NY  
5239 Rte 9W, Newburgh, NY  
2108 Rte 302, Circleville, NY  
95 N. Main St., Florida, NY

Member FDIC – Equal Housing Lender