Funds Availability Policy

Effective: August 20, 2026

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EQUAL HOUSING LENDER

IMPORTANT INFORMATION ABOUT YOUR ABILITY TO WITHDRAW FUNDS FROM DEPOSIT ACCOUNTS

Our policy is to make funds available to you in an expeditious manner. When you make a deposit, the availability of funds may be delayed in accordance with funds availability laws ("Hold Period"). During the Hold Period, you may not withdraw these funds in cash, and we are not required to use the funds to pay checks drawn on your Account that have been presented for payment. **This is a new Funds Availability Policy that replaces all prior versions of the Funds Availability Policy you may have previously received**. All references to the Funds Availability Policy in your Deposit Account Agreement now refer to this new Funds Availability Policy.

Determining the Day your Deposit is Received by the Bank

For purposes of this Funds Availability Policy, "Business Day" means any Monday through Friday, excluding federal holidays. If you make a deposit before the established cutoff time on a Business Day that the Bank is open, we will consider that day to be the day your deposit is received by the Bank. If you make a deposit after our cutoff time or on a day the Bank is not open, the deposit will be considered received by the Bank on the next Business Day. Except to the extent additional notice is required by law, any change in our Business Days or cutoff hour becomes effective on the day the new Business Days or cutoff time is posted at our banking centers.

The cutoff time is 9:00 p.m. EST for Webster ATMs and 7:00 p.m. EST for Mobile Deposit. If you make a deposit or payment after the cutoff time or on a non-Business Day, we will consider the transaction made on the next Business Day. All ATMs that we own or operate are identified as such by the Webster Bank logo prominently displayed. Funds deposited in a night depository or a lockbox are considered deposited on the next Business Day.

Determining the Day your Funds are Available

The length of the Hold Period varies depending upon the type of deposit, how the deposit was made, and the rules that follow.

Same Day Availability. Funds from the following deposits are available on the Business Day we receive your deposit:

- Cash (if the deposit was made in person, through a Webster teller OR if the deposit was made at a Webster ATM);
- Incoming Wire transfers;
- Electronic direct deposits;
- The first $275 of total checks deposited.

Next Day Availability. Funds from the following deposits are available on the Business Day after the day of your deposit:

- U.S. Treasury checks that are made payable to you;
- Checks drawn on Webster Bank;
- Cashier's Checks, Certified Checks, and Teller's Checks that are made payable to you, if you use a special deposit ticket available from a teller upon request and the deposit is made in person through a Webster teller;
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and U.S. postal money orders, if these items are made payable to you and the deposit is made in person through a Webster teller; and
- State and local government checks that are made payable to you and that are issued from the state where the Webster banking center or ATM is located, providing you use a special deposit ticket available from a teller upon request and the deposit is made in person through a Webster teller.

Second Day Availability. Remaining funds from all other deposits, including checks, are available no later than the second Business Day after the day of your deposit, unless a longer hold period applies.

A Longer Hold Period May Apply

A longer Hold Period may apply under the following circumstances:

- We reasonably believe that a check you deposit will not be paid;
- You deposit checks totaling more than $6,725 on any one (1) day;
- You redeposit a check that has been returned unpaid;
- You have overdrawn your Account repeatedly in the last six (6) months; or
- There is an emergency situation, such as a failure of communications or computer systems.

If you make your deposit in person through a Webster teller, we will inform you at the time of your deposit if we decide to extend the Hold Period for any of the above reasons and will tell you when the funds will be available. However, if your deposit is not made in person through a Webster teller, or if we decide to extend the Hold Period after you have left the banking center, we will send you a notice no later than the first Business Day after the day of your deposit. Generally, the Hold Period will be extended no more than seven (7) additional Business Days beyond the normal Hold Period.

Holds on Other Funds. If we cash a check for you that is drawn on an account at another bank, we may withhold the availability of a corresponding amount of funds in your Account. Those funds will be available at the time the funds would have been available if you had deposited the check. If we accept for deposit a check that is drawn on an account at another bank, we may make funds from the deposit available for withdrawal immediately, but we will delay your availability to withdraw a corresponding amount of funds that you have on deposit in another Account with us (except for Retirement Accounts and certain other restricted accounts). The Hold Periods described elsewhere in this disclosure will apply to the type of check that you deposited.

Mobile Deposit. Checks deposited via Mobile Deposit are generally made available in accordance with the timelines above, but the availability may be delayed for a reasonable period of time.

Foreign Checks. Checks drawn on foreign banks will be handled on a collection basis and will be available when we receive payment from the foreign bank.

ACH Debit Transfers. Funds deposited via ACH debit transfers are not made available until we determine that the transfer was not fraudulent, and the availability may be delayed for a reasonable period of time.

Special Rules for New Account Holders

The following special rules may apply to a new Account during the first thirty (30) days your Account is open, at our discretion.

Funds from electronic direct deposits to your Account and funds from deposits of cash and wire transfers will be available on the Business Day that we receive the deposit. Funds from the first $6,725 of a Business Day's total deposits of Cashier's Checks, Certified Checks, Teller's Checks, travelers, 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 made payable to you, and you may be required to use a special deposit ticket. The excess over $6,725 will be available on the second or third Business Day after the day of your deposit, depending upon the type of check, and your use of a special deposit ticket. If your deposit of these checks (other than a U.S. Treasury check) is not made in person through a Webster teller, the first $6,725 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will be available on the fifth Business Day after the day of your deposit.