



Nantucket Bank[®]

a division of Sovereign Bank, N.A.

IMPORTANT INFORMATION

- For your protection, we will require identification when you make a savings withdrawal or cash a check.
- For faster service, please have transactions prepared in advance, including deposit and withdrawal slips.
- We may ask you to endorse checks in our presence.

Thank you for allowing us to provide you with the best customer service possible.

NANTUCKET BANK FUNDS AVAILABILITY POLICY

Description of Deposit	When funds can be withdrawn by cash or check
Direct deposits, wire transfers, cash deposits in person to a Nantucket Bank Team Member.	The business day we receive the deposit.
Cashier's, certified, teller's or state or local government checks, U.S. Treasury checks, checks drawn on Nantucket Bank or any division of Sovereign Bank, N.A. Sovereign Bank, N.A. or Nantucket Bank official checks, and the first \$200 of a day's deposits of other checks.	The first business day after the day of deposit.
All other checks	No later than the second business day after the day of deposit.
Deposits to Nantucket Bank accounts at any Nantucket Bank or Sovereign Bank, N.A. ATMs	The first \$100 from the total of all deposits may be withdrawn at an ATM on the same day you make your deposit. The remainder of the deposit will be available the first business day after the day of deposit.

In some cases, we may delay availability to withdraw funds beyond the period described above. In such circumstances, the funds will generally be available on the sixth business day after the day of deposit.

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