




ADDRESS SERVICE REQUESTED

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Managing Your Accounts

	Telephone	717-741-1770 877-741-1770 Toll Free
	Online Banking	www.yorktraditionsbank.com
	Mailing Address	226 Pauline Drive P.O. Box 3658 York, PA 17402

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Our updated Funds Availability Policy with an effective date of July 1, 2020 is included with your statement. Feel free to contact us at 717-747-2600 if you have any questions or concerns.

Summary of Accounts

Managing your York Traditions Bank accounts has never been easier!
 You can manage all activity on your account using our online banking service.
 Visit www.yorktraditionsbank.com/e-banking for more information.

Account Type	Account Number	Ending Balance
Free Business Interest Chkg	80567498	\$424.05

Free Business Interest Chkg-80567498

Account Summary

Date	Description	Amount
06/01/2020	Beginning Balance	\$424.03
	1 Credit(s) This Period	\$0.02
	0 Debit(s) This Period	\$0.00
06/30/2020	Ending Balance	\$424.05

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.06%
Interest Days	30
Interest Earned	\$0.02
Interest Paid This Period	\$0.02
Interest Paid Year-to-Date	\$0.13

Free Business Interest Chkg-80567498 (continued)
Account Activity

Post Date	Description	Debits	Credits	Balance
06/01/2020	Beginning Balance			\$424.03
06/30/2020	Credit Interest		\$0.02	\$424.05
06/30/2020	Ending Balance			\$424.05

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Interest Rate Changes

Interest Rate As Of Date	Interest Rate
06/01/2020	0.0500%

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FUNDS AVAILABILITY POLICY

Changes to policy are in ***italicized bold***.

York Traditions Bank understands that it is important for you to know the amount of time it takes for any deposit you make to your transaction account to become available for your use. Our policy concerning the availability of deposits to your account is explained below.

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. Electronic direct deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds 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. If you make a deposit before 6:00 pm 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 6:00 pm or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Longer Delays May Apply

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 ***\$225*** of your deposits, however, may be available on the first business day.

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 day after we receive your deposit.

If you will need the funds from a deposit right away, you should ask us when the funds will be available.

In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposit will not be paid.
- You deposit checks totaling more than ***\$5,525*** on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- 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 bank, 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 bank, 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 in this disclosure for the type of check that you deposited.

Special Rules for New Accounts

If you are a new customer, the following special rules will apply during the first 30 days your account is open.

Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first ***\$5,525*** 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 (and you may have to use a special deposit slip). The excess over ***\$5,525*** will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first ***\$5,525*** will not be available until the second business day after the day of your deposit.

Funds from all other check deposits will be available by the ninth business day after the day of your deposit.

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