

MODEL REG CC COMBINED HOLD NOTICE

To assist you in reducing Reg CC violations, *Regulatory Risk Monitor* offers this model combined hold notice, based on the case-by-case and exception-hold forms used by the National Bank of Commerce of Birmingham (\$1.4 billion), Alabama.

<p style="text-align: center;">Customer Name and Address</p>	<p style="text-align: center;">Description of Deposit</p> <p>Account Number _____</p> <p>Business Date of Deposit _____</p>
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We are delaying the availability of \$ _____ from this deposit. These funds will be available on the

- _____ business day after the day of your deposit.
- 2nd business day after the day of your deposit (local item).
- 5th business day after the day of your deposit (non-local item).
- 7th business day after the day of your deposit (local item).
- 11th business day after the day of your deposit (non-local item).
- Local large deposit exception: \$100 on the 1st business day after the day of your deposit, \$4,900 on the 2nd business day and the remainder of your funds on the 7th business day.
- Non-local large deposit exception: \$100 on the 1st business day after the day of your deposit, \$4,900 on the 5th business day and the remainder of your funds on the 11th business day.

We are taking this action because:

- This account is subject to special rules for new accounts.
- A check you deposited was previously returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- The checks you deposited on this day exceed \$5,000.
- An emergency, such as failure of computer or communications equipment has occurred.
- We believe a check you deposited will not be paid for the following reasons:
 - We received notice the check is being returned unpaid.
 - We have confidential information that indicates the check may not be paid.
 - The check is drawn on an account with repeated overdrafts.
 - We are unable to verify the endorsement of a joint payee.
 - Some information on the check is not consistent with other information on the check.
 - There are erasures or other apparent alterations on the check.
 - The routing number of the paying bank is not a current routing number.
 - The check is postdated or has a stale date.
 - Information from the paying bank indicates the check may not be paid.
 - We have been notified that the check has been lost or damaged in collection.
 - Other _____

If you did not receive this notice at the time you made the deposit and the check you deposited is paid, we will refund any fees for overdrafts or returned checks that result solely from the additional delay that we are imposing. To obtain a refund of fees, call us at _____ or write to us at _____.

Branch Representative	Branch Office	Date
Keyed By	Date	Data Entry Verified By
		Date

