

NOTICE OF DELAYED AVAILABILITY

Date: 5/16/2017

Paul Dulberg
4606 Hayden Ct.
McHenry, IL, 60050

| DESCRIPTION OF DEPOSIT | |
|------------------------|-------------------|
| Account Number: | <u>2600005528</u> |
| Date of Deposit: | <u>5/16/2017</u> |

We are delaying the availability of \$ 97,426.40 from the deposit described above. The deposit consists of the following check
Rabobank, N.A. These funds will be available on the 6th business day after the day of your deposit.
(description of check, such as amount and drawer)

We are taking this action because:

- ☐ 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 \$5,000.00.
- ☐ 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:
- | | |
|---|---|
| <input type="checkbox"/> We received notice that the check is being returned unpaid. | <input type="checkbox"/> There are erasures or other apparent alterations on the check. |
| <input type="checkbox"/> We have confidential information that indicates that the check may not be paid. | <input type="checkbox"/> The routing number of the paying bank is not a current routing number. |
| <input type="checkbox"/> The check is drawn on an account with repeated overdrafts. | <input type="checkbox"/> The check is postdated or has a stale date. |
| <input type="checkbox"/> We are unable to verify the endorsement of a joint payee. | <input type="checkbox"/> Information from the paying bank indicates that the check may not be paid. |
| <input type="checkbox"/> Some information on the check is not consistent with other information on the check. | <input type="checkbox"/> We have been notified that the check has been lost or damaged in collection. |
| <input type="checkbox"/> Other: _____ | 0 |

*If you did not receive this notice at the time you made the deposit and the check you deposited is paid, we will refund to you any fees for overdrafts or returned checks that result solely from the additional delay that we are imposing. To obtain a refund of such fees, call us at 815-344-6600 or write us at our address listed above.