What you need to know about

Overdraft Practices and Fees

An overdraft occurs when your account lacks sufficient funds to cover a transaction, and we pay it on your behalf, creating a negative balance. We can cover your overdrafts in two different ways:

1. The standard Overdraft Protection Program can be assigned to your account.
2. We offer alternative overdraft protection options, including linking your account to another owned account, which may result in lower fees.

What is the standard Overdraft Protection Program?

With the standard Overdraft Protection Program, the bank will strive to authorize and pay overdrafts for customers in good standing who do not have excessive account abuse for the following types of transactions:

- Checks and other transactions that will pay on your checking account.
- Automatic bill payments.
- We will not authorize and pay overdrafts for ATM and everyday debit card transactions unless you elect to "Opt In" to the Reg. E portion of the program as explained below.

What if I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you elect to opt in to the overdraft service for ATM and everyday debit card transactions, the Bank may, at its discretion, authorize and pay transactions that overdraw your account. This means you may incur overdraft fees if we pay a transaction when you do not have sufficient funds in your account. The payment of overdrafts is discretionary, and we do not guarantee that we will authorize and pay every overdraft transaction.

To determine whether you have sufficient funds for a debit card transaction, we use your available balance. Your available balance is your current balance minus any pending debit card transactions, authorizations or holds, and other withdrawals that may reduce your balance.

Please note that a transaction may be authorized based on your available balance at the time of authorization. However, subsequent transactions, fees, or holds may reduce your available balance before the transaction posts, which may result in an overdraft and the assessment of fees if you have opted in to this service.

How is my Overdraft Limit determined?

- Your overdraft limit is not a fixed amount.
- Your overdraft limit may increase, decrease, or be removed at any time and without prior notice.
- Your available overdraft coverage may change based on account information.

The Bank may consider factors such as:

- Account history and activity.
- Frequency and amount of deposits.
- How long your account has been open.
- Overdraft usage and repayment history.
- Overall account standing.

The bank may, at our discretion, choose to authorize and pay overdrafts; however, this is not guaranteed, and we are not obligated to approve or pay any type of transaction.

What fees will I be charged if the Bank pays my overdraft?

- We will charge you a fee of $32.00 each time a transaction overdraws your account by creating or increasing a negative ledger balance. However, consumer accounts will not be charged more than $192.00 in overdraft fees per day. The fee amount is subject to change.
- The overdraft fee will be waived for transactions that overdraw your account less than $10.00.
- Multiple fees may be charged for any given item as multiple attempts may be made to submit a returned item for payment thus resulting in a fee regardless of the number of times the item is submitted for payment.
- To help avoid overdraft fees, monitor your account balance and track all transactions, including those that have not yet posted, through online banking, mobile banking, or by contacting us.

Customer Election (Regulation E Opt-In)

__________ I wish to participate in just the standard Overdraft Protection Program.

__________ I wish to participate in the standard Overdraft Protection Program and authorize the Bank to approve and pay overdrafts on my ATM and everyday debit card purchases.

_________ I do not wish to participate in any portion of the standard Overdraft Protection Program, nor do I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card purchases.

Customer Acknowledgment

- I understand that overdraft services are discretionary and not guaranteed.
- I understand that my overdraft limit (if elected) is dynamic and may change at any time and without notice.
- I agree to promptly repay any overdraft balance and applicable fees.

Customer Signature: ____ Date: ____________________

Account Number(s): ____