

Overdraft Options in Two Simple Steps

We realize that at times, unanticipated expenses can leave you with not enough money in your checking account. While we do not encourage overdrafts, we offer various types of options to help cover these unexpected situations.

Step 1: Link an Overdraft Protection Account¹

In the event your checking account doesn't have enough money to cover a withdrawal, transfer or purchase, an optional line of credit or savings account linked to your checking account can help keep buying disruptions to a minimum.

Line of Credit

Money is transferred (if available) automatically from your unsecured line of credit to your checking account to cover the exact amount needed if a transaction were to exceed your available checking balance.

or

Savings Account

Money is transferred (if available) automatically from your savings account to your checking account to cover the exact amount needed if a transaction were to exceed your available checking balance.

or

Decline Protection

If you wish to decline Overdraft Protection, we will handle your transactions based on the Overdraft Service you select below.

Step 2: Choose your Overdraft Service

In the event your checking account, or linked Overdraft Protection account, doesn't have enough money to cover a withdrawal, transfer or purchase, we may still honor your transaction. Overdraft Service, available on eligible checking accounts, tells us in advance whether you would like us to consider paying transactions that will cause your account to be overdrawn.³

Standard Overdraft Service

We will consider for payment: checks, automatic bill payments and other transactions using your account number.

This option does not include certain transactions. Please review the "Standard Overdraft Service Plus Debit Coverage" option for details.

or

Standard Overdraft Service Plus Debit Coverage

In addition to coverage provided with Standard Overdraft Service, we will consider for payment ATM and everyday non-recurring debit card transactions such as grocery store or one-time online purchases. You must enroll in this coverage for us to consider these transactions for payment.

or

Return All

We will attempt to return: checks, automatic bill payments and other transactions using your checking account number that would overdraw your account.

In addition, we will decline ATM and everyday non-recurring debit transactions, such as grocery store or one-time online purchases.

If you have set-up recurring debit card transactions (such as gym membership, insurance premiums, etc.) these transactions still may be paid.

Fees may be charged by the merchants who have items returned to them unpaid.

How to Select Your Overdraft Options

You can review, make changes to or opt-out of your Overdraft Protection and Service at any time by:

- Logging in to our website
- Stopping by a branch, or
- Calling us at 1-800-642-0014

See reverse side for Important Information

Member FDIC



Important Information on your Overdraft Options:

¹ Overdraft Protection options are not available for checking accounts linked to Home Equity Lines of Credit. However, the Overdraft Service options will apply to these accounts for transactions that will cause your account to be over drawn.

² Additional fees may apply on the related savings or money market account if the number of transactions goes over the withdrawal limits. See your account opening disclosure for more details.

³ The payment of transactions into overdraft is discretionary and we reserve the right to not pay. Generally, we do not pay overdrafts if you are not making regular deposits, or you have excessive overdrafts, or based on your account history and how you maintain your account. We may change your overdraft privileges due to poor account management. Our expectation is you bring your account to a positive balance immediately (including payment of all bank fees and charges).

Overdraft Service options will apply to checking accounts linked to Home Equity Lines of Credit.

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Explaining the Posting Order of Transactions on Your Account.

Generally, we process transactions received by the close of our business day in the following order: deposits or credits first, then withdrawals or debits. Transactions received after our business day cutoff times will be processed on the next business day. Generally, after we have processed all deposits to your account, we process withdrawals.

Deposits or credits are transactions that increase the balance in your account. Withdrawals or debits are transactions that reduce the balance in your account.

We generally process withdrawals in the following categories and order:

1. Electronic payment transactions and items such as purchases for cashier's checks, certificates of deposit or foreign currency;
2. Debit card transactions (non ATM transactions);
3. ATM withdrawals and checks cashed from your account at one of our branches;
4. Transactions created by you through our BillPay system;
5. Checks processed as received that day in check number order; and
6. Miscellaneous adjustments

The posting order of deposits and withdrawals may change from time to time based upon regulatory requirements, technology or industry standards.

Transactions may not be processed in the order in which they occur.

We recommend that at all times you maintain an accurate record of balances and transactions that you authorize for deposit or withdrawal from your account so sufficient funds are always available. We realize that unanticipated expenses may happen, but overdrafts should never be routine or intentional.

Debit Card Authorizations

We process transactions based on your available balance. The Available Balance is what's left after we've subtracted any debits or holds; it does not include any deposits that haven't yet posted to the account.

Funds for debit card transactions will be reserved at the time the merchant initiates the request for authorization. Funds will be reserved for three business days or until the transaction posts to the account, whichever happens first. This may prevent these funds from being used for additional debit transactions during any delays from the merchant requesting final payment, making it *less likely* to exceed the account's Available Balance.