

OVERDRAFT PRIVILEGE SERVICE FAQ

Q. When might I have insufficient funds in my account to cover a payment order?

A. The balance in your account may be affected by (a) the payment of checks, electronic funds transfers, or other withdrawal requests you initiate; (b) the return of unpaid items deposited in the account; (c) the payment of service charges and fees debited to your account; and d) the deposit of items to your account that, according to our Funds Availability Policy, are not yet available for withdrawal.

Q. What types of transactions might create an overdraft?

A. Any payment or withdrawal that exceeds the balance of available funds on deposit in your account could create an overdraft. For example, an overdraft could be created by a withdrawal at a teller window or an ATM, a check, a telephone transfer, a point-of-sale purchase, an online payment, a preauthorized debit, or any other type of electronic funds transfer. Whether or not a transaction creates an overdraft may be affected by when it was received by the Bank; transactions may not be presented for payment in the order they originally occurred. If your account is a joint account, each accountholder is responsible for payment orders and withdrawals made by any accountholder.

Q. Under what circumstances will the Bank pay an overdraft?

A. The Overdraft Privilege Service is a purely discretionary service, which means the Bank may - but is not required to - pay any overdraft item or transaction. Typically, we will pay an overdraft that creates a negative balance (including the overdraft fees) of no more than \$800 on an eligible personal checking account. An account is an "eligible account" if: (a) we have made the Overdraft Privilege Service available for the account; (b) you continue to make deposits to the account consistent with your past practices; (c) you deposit at least \$400 in the account in each 30-day period; (d) the account is not subject to any legal or administrative order or levy (such as a bankruptcy or tax lien); and (e) you are not in default on any loan obligation to us. If your account is not an "eligible account" or payment of the overdraft would create a negative balance in excess of the applicable overdraft limit, we usually will not pay the overdraft. We have the sole discretion whether or not to pay an overdraft item or transaction and may refuse to pay an overdraft at any time, even if we have previously paid overdrafts for you and your account is an eligible account. We may also decide not to pay an overdraft because we believe you have too many overdrafts. We will notify you by mail of any overdraft items we pay or return, but we have no obligation to notify you before we pay or return the item.

Q. When must I repay an overdraft?

A. All overdrafts are due and payable immediately, without notice or demand.

Q. What if I don't want the discretionary Overdraft Privilege Service?

A. You may choose at any time not to receive our Overdraft Privilege Service by contacting one of our Customer Service Representatives at 877-668-2265 or in any branch office. We may ask to confirm your decision in writing. If your account is a joint account, an election to opt out by one accountholder will be effective for all accountholders.

Q. What are the fees for the Overdraft Privilege Service?

A. We do not charge you for making the Overdraft Privilege Service available for your account. If a payment order or withdrawal exceeds the balance of available funds on deposit in your account, however, we will charge you our standard overdraft (OD) fee if we pay the item or our standard non-sufficient funds (NSF) fee if we return the item. Currently, our standard OD and NSF fees are \$28 for each payment order or withdrawal presented for payment against your account. Because fees are charged for each item that would overdraw the account, you may be charged more than one OD or NSF fee per day.

Q. Does the Bank have other overdraft protection services?

A. Yes. We offer additional overdraft protection services for which you may apply, including Reserve Credit Overdraft Protection and Savings Overdraft Protection. The Reserve Credit program permits you to repay overdrafts over time with interest. The Savings Overdraft program uses funds you have on deposit in a savings account to cover overdrafts on your checking account. Depending on your needs, one of these programs may be right for you. Please ask us for more information about our other overdraft protection services if you are interested.