
What You Need to Know about Us Paying Your Overdrafts and Our Overdraft Fees

An **overdraft** occurs when the available balance of funds in the account you have with us is inadequate to cover a check or electronic transaction (such as with your debit card), but we elect to pay it anyway.

We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices called Courtesy Pay** that come with the account. They are covered in Provision 6.k. of the MSA Part 2 and this notice.
2. We also offer an **overdraft protection service** that draws funds from a savings account you have with us, which may be less expensive than our standard overdraft practices. To learn more, ask us about these services or our overdraft plans or read about them in Provision 6.k. of the MSA Part 2.

This notice explains our **standard overdraft practices (Courtesy Pay)**.

What are the standard overdraft practices that come with the account?

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using the checking account number
- Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Everyday debit card transactions

We **do not** authorize and pay overdrafts for ATM transactions.

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if you pay my overdraft(s)?

While there is no charge to authorize us to pay your overdrafts, under our **standard overdraft practices**:

- We will charge you a fee of up to **\$33.00** each time we pay an overdraft, if the transaction we pay exceeds \$5.00 and the account is overdrawn by more than \$50 (available balance is negative by more than \$50) after payment of the overdraft. (Due to system limitations, in some cases where the transaction is \$5.00 or less or the account is overdrawn by less than \$50, the fee may be assessed and then reversed.)
- We will pay and charge you a fee for up to four (4) overdrafts per day.

To authorize and pay overdrafts on your everyday debit card transactions

- If you **want us to** authorize and pay overdrafts on everyday debit card transactions drawn on your account(s), please tell us at account opening, call, or visit us online and we will document your request.
- If you **do not want us to** authorize and pay overdrafts on everyday debit card transactions drawn on your account(s), please call us, visit us online, or come into a branch and we will document your request.

Should you ever change your mind and **would like to have us pay your overdrafts on everyday debit card transactions**, please call us or come into a branch any time we are open for business and we can help you acknowledge your consent to pay these transactions.