

Accountholder Responsibilities

Customer acknowledges that they have a duty to manage their checking account in a responsible manner. Good account management means understanding options and making an informed choice about how to conduct transactions. This includes balancing your checkbook by recording all transactions, reviewing your monthly account statement, and tracking your account balance by using one of our FREE services such as IBC Voice, IBC Bank Online and/or IBC Mobile Banking. Keeping a balanced checkbook is the best way to avoid unnecessary fees.

Overdraft Courtesy Fees and other terms:

Customer acknowledges that they understand the terms and conditions of Overdraft Courtesy, including:

Order of Payment: It is the bank's policy to clear items in the following order: (1) any wire transfers from lowest to highest dollar amount; (2) items we have already paid out or committed to pay from lowest to highest dollar amount such as ATM withdrawals, teller cash withdrawals, transfers, debit card or point of sale withdrawals, and bank fees; (3) checks and ACH withdrawals from lowest to highest dollar amount. Transactions may not be processed in the order in which they occur. The order in which transactions are processed can affect the total amount of overdraft/non-sufficient funds fees incurred. Bank reserves the right to clear in any order, as permitted by state law.

Fees: The Bank will charge you an overdraft fee of \$35.00 each time the bank pays an overdraft. Your account may be assessed multiple overdraft charges up to a maximum of six (6) overdraft fees per day or \$210.00 total per day. If your account is a consumer account, you will not be charged an overdraft fee if your ending account balance is overdrawn by \$3.00 or less. Fees are subject to change. You will receive advance notice of any fee increase in accordance with state and federal law. In addition, overdraft amounts will accrue an OD interest charge at the rate of 18% per annum from the date of the overdraft until the date of receipt by Bank of repayment of such overdraft. The amount of your overdraft courtesy will be reduced by the imposition of the fee(s).

Other Options: Customer also understands that currently IBC offers Overdraft Transfer Protection, which is a less expensive way to cover inadvertent or occasional overdrafts. Overdraft Transfer Protection can link a secondary account to the customer's checking account, and if items post against insufficient funds on the checking account, the necessary funds are automatically transferred from the secondary account for \$12.00 per daily transfer. If the secondary account is a savings account, however, federal regulation limits the automatic transfers to six per month.

Customer's Choice: Customer also understands that he/she always has the choice to remove Overdraft Courtesy from their account, and that by accepting Overdraft Courtesy, they also accept all the terms and conditions of the service. As is required by federal regulation, a consumer must give the bank affirmative consent to authorize and pay ATM withdrawals and everyday debit card transactions.

Discretionary Service & Account Abuse: Customer understands that Overdraft Courtesy is a discretionary customer service provided by International Bank of Commerce/Commerce Bank (IBC) that is intended to cover any inadvertent or occasional overdrafts. Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Account abuse or negligent handling of an account could result in the account being closed. If your account is not returned to a positive balance within 45 days of the date it first became overdrawn, your account will be closed.

For your financial security, we advise you to use your account and Overdraft Courtesy responsibly.