

OVERDRAFT COURTESY CUSTOMER DISCLOSURE

This discretionary service is offered to our customers who are United States citizens or Resident Aliens and therefore not available for foreign citizens.

Discretionary service. Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds, and any discretionary courtesy payment (or other negotiation or processing) by Bank of any non-sufficient fund check or other item as identified below does not obligate Bank to pay any additional non-sufficient fund check or item or to provide prior notice of its decision to refuse to pay any additional non-sufficient fund check or item. Approval of payment of reasonable overdrafts by Bank on consumer accounts in good standing (as described below) is only a courtesy, and not a right or an obligation, is within Bank's sole and absolute discretion, and can cease at any time without prior notice or reason or cause.

"Good standing" requirement. Pursuant to Bank's commitment to always "Do More," now and in the future, if your consumer account (primarily used for personal and household purposes) or your sole proprietor account has been opened for at least 30 days and is maintained in good standing, which includes at least: A) Making regular deposits consistent with your past practices; B) Depositing \$300.00 or more in your account within each thirty (30) day period and bringing your account balance to a positive balance within every thirty-five (35) day period; C) You are not in default on any loan or other obligation to Bank; and D) You are not subject to any legal or administrative order or levy, Bank will consider, as a discretionary courtesy and not a right or obligation, approving your reasonable overdrafts.

Limits. This courtesy will generally be limited to a maximum of (i) a \$300.00 overdraft (negative) balance for "Free Checking Accounts," (ii) a \$500.00 overdraft (negative) balance for "Free Checking Accounts" that have been open and in good standing for at least one year, OR which have direct deposit, where there have been two or more direct deposits totaling at least \$600.00 within the past sixty (60) day period, (iii) a \$700.00 overdraft (negative) balance for "Free Checking Accounts" that have been open and in good standing for at least one year, AND which have direct deposit, where there have been two or more direct deposits totaling at least \$600.00 within the past sixty (60) day period, (iv) a \$500.00 overdraft (negative) balance for "Other Personal Checking Accounts / Biz Rite Accounts," (v) a \$700.00 overdraft (negative) balance for "Other Personal Checking Accounts / Biz Rite Accounts" that have been open and in good standing for at least one year, OR which have direct deposit, where there have been two or more direct deposits totaling at least \$600.00 within the past sixty (60) day period, and (vi) a \$900.00 overdraft (negative) balance for "Other Personal Checking Accounts / Biz Rite Accounts" that have been open and in good standing for at least one year, AND which have direct deposit, where there have been two or more direct deposits totaling at least \$600.00 within the past sixty (60) day period. Customers are highly encouraged to balance their checkbook and use their overdraft courtesy in a responsible manner that avoids excessive fees.

Covered Transactions. Overdraft Courtesy Program covers checks, in person withdrawals, ATM withdrawals, and electronic transactions. "Electronic transactions" includes

automatic payments, online bill pay, and debit cards used at point of sale. Authorization and payment of overdrafts for ATM and everyday debit card transactions by Bank are subject to your “opt-in” decision to such coverage. You may choose to opt out of overdraft coverage for your checks.

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; (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.

Repayment of overdrafts. The total of the courtesy overdraft (negative) balance, including any and all bank fees and charges, including all non-sufficient funds/overdraft fees and OD interest charges is due and payable upon demand, and Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement. The amount you are overdrawn plus your bank’s fees will be deducted immediately, in full, from your next deposit(s) – including from payroll deposits made by your employer, government benefit deposits, and other direct deposits on which you may depend.

Closing of account. If your account is not returned to a positive balance within 45 days of the date it first become overdrawn, your account will be closed at that time, but no later than 60 days from that date at the bank’s discretion. However, you will remain liable for outstanding balances, including accrued fees. Failure to maintain your account in good standing can result in an adverse report to consumer reporting agencies.

Fees. The Bank will charge you an overdraft fee of \$35.00 each time the bank pays an overdraft. However, overdraft fees shall not be assessed on a domestic consumer ATM or domestic consumer one-time debit card transaction unless Depositor has opted in to overdraft coverage of such transactions. 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 domestic 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 17.75% per annum from the date of the overdraft until the date of receipt by Bank of repayment of such overdraft including unpaid fees. The amount of your overdraft courtesy will be reduced by the imposition of the fee(s).