

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough funds in your account based upon your available balance to cover a transaction, but we pay it anyway. We can cover your overdrafts in three different ways:

- **Overdraft Transfer** automatically transfers funds from your savings account to your checking account at no charge.
- **Overdraft Protection** allows you to overdraw your account up to a certain fee to pay a transaction. After 60 days from the open date of your checking account, it will be determined if you qualify for Overdraft Protection.
- **Overdraft Protection (Debit Card)** available in addition to Overdraft Protection. With Overdraft Protection (Debit Card), overdrafts for debit card usage are covered up to a certain limit for a fee.

How are overdraft limits and fees determined?

Checking Account Type	Overdraft Protection Limit	ACH/Check Fee	Debit Card Fee
eGreen Rewards	\$1500	\$25	\$15
Classic	\$750	\$25	\$15
New Beginning	\$0	\$25	\$15

- There is **no limit** on the total fees we can charge for overdrawing your account.
- Overdraft fees **will not** be charged on any overdraft item of \$5 or less, including ATM and debit card overdrafts if you are enrolled in Overdraft Protection (Debit Card), or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less.

What type of transactions are covered by Overdraft Protection and Overdraft Protection (Debit Card)?

For Overdraft Protection:

- Checks and other transactions made using your checking account number
- Automatic payment (ACH) transactions

For Overdraft Protection (Debit Card):

- ATM transactions
- Everyday debit card transactions
- Overdrafts are paid at our discretion, which means we **do not guarantee** we will always authorize and pay any type of transaction. If we do **not** authorize and pay an overdraft, your transaction will be declined.

