

## **WHY JUST BE A CUSTOMER WHEN YOU CAN BE PRIVILEGED?**

We can save you the expense and embarrassment of having your checks returned. Overdraft Privilege does just that.

As long as you maintain your account in good standing, we may elect to pay your overdraft checks rather than returning them unpaid.

You will be charged service fees for insufficient funds as appropriate. You will also be charged service fees when in person withdrawals, ATM withdrawals, debit card transactions, and other electronic fund transfers overdraw your account. Checks that are paid through the Overdraft Privilege enable you to avoid the additional expense of another fee charged by the business to which the check was returned.

The fee for insufficient funds is \$33 per debit item that overdraws your account. Fees will be charged for payment of overdrafts created by checks, in person withdrawals, ATM withdrawals, or other electronic means.

We reserve the right to require you to pay an overdraft immediately or on demand. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts.