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DEBIT CARD OVERDRAFT COVERAGE DISCLOSURE

An overdraft occurs when you do not have sufficient funds available in your checking account to cover a transaction, but we may pay it anyway. We can cover overdrafts two ways:

1. We have standard overdraft practices that come with your account. This notice explains these standard overdraft practices.
2. We also offer overdraft protection plans, which link your checking account to a Share Savings, credit card, or line-of-credit account, and which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Standard overdraft practices that come with your account

We do authorize and may pay overdrafts for transactions made by checks, automatic bill payments, and for other transactions made using your checking account number.

Unless you opt-in, we will not authorize and pay overdrafts for everyday debit card 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 everyday debit card purchases will be declined.

Overdraft fees that apply when you have insufficient funds

Under our standard overdraft practices, we will charge a fee of \$29 each time you overdraft your account by check or any automatic or recurring payment method. There is a six-per-day limit on charging the \$29 fee for overdrawing the available balance in your account. The fee is not charged when you overdraw your available balance by \$30.00 or less.