

## WHAT ELSE YOU SHOULD KNOW

- A link to another account may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit <https://www.mymoney.gov>.
- The \$25 Paid Nonsufficient Funds Fee that is charged if you overdraw your account more than \$5.00 is lower than the fee that is charged if a check is returned as unpaid. If your account is overdrawn by \$5 or less or the amount of the item is \$2 or less, the Paid Nonsufficient Funds Fee is \$5 per item. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Paid Nonsufficient Funds Fee or a Returned Nonsufficient Funds Fee of \$27. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- For all consumer accounts, there is a limit of 5 Paid Nonsufficient Funds Fees (\$125) charged per day.
- For purposes of determining overdrafts, our general policy is to post credits before debits. Paper checks are posted in check number order, while ATM, ACH and debit card transactions are posted in the order in which the items are received. However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Paid Nonsufficient Funds Fees or Returned Nonsufficient Funds Fees assessed.
- Although under payment system rules, Bradford National Bank may be obligated to pay some unauthorized debit card transactions, Bradford National Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Paid Nonsufficient Funds Fees for transactions that we would otherwise be required to pay without assessing a Paid Nonsufficient Funds Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until you otherwise revoke it.
- Bradford National Bank authorizes and pays transactions using the available balance in your account. Bradford National Bank may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Bradford National Bank ATMs.
- Bradford National Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, a Paid Nonsufficient Funds Fee may be assessed.
- Except as described herein, Bradford National Bank will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- Bradford National Bank may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and you contact us.
- Bradford National Bank may also suspend your debit card if your account is overdrawn more than 32 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Bradford National Bank may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- We will charge a Debit Card Reactivation Fee of \$5.00 to reactivate your debit card if we suspend your debit card.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring payments.
- New consumer and business checking accounts will receive a \$100 introductory Overdraft Privilege limit at account opening. For consumer accounts, that amount may be increased to \$700 or \$1,000 after 35 days, if the account is in good standing. For business accounts, that amount may be increased to \$1,500 after 60 days, if the account is in good standing.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day.
- Depositor and the joint account holder will continue to be liable, jointly and severally, for all overdraft and fee amounts as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 1 (618) 664-2200 or visit a branch.