

## ***DISCRETIONARY OVERDRAFT PRIVILEGE***

You are expected to maintain sufficient available funds in any account to cover payment of all withdrawals and debits. If there are non-sufficient available funds to cover some of the withdrawals or debits presented against your account, we may pay one or more of the withdrawals or debits (as we may select) creating an overdraft on your account. Overdraft Privilege is not a line of credit. The program is intended to pay accidental or unintended overdrafts on consumer checking accounts. We offer a variety of less expensive services to customers who qualify for extended credit such as secured and unsecured loans, revolving and non-revolving lines of credit, etc.. Feel free to contact the Bank for more information on these services if you feel that one of them will better meet your needs. You may also arrange for automatic transfers of funds from another account you own to the account with insufficient funds to avoid authorized overdraft (AOD) and insufficient (NSF) fees.

In the event we pay a withdrawal or debit which results in an overdraft of your account, such payment shall not be a loan, and you agree to pay the non-sufficient funds fee as established by the Bank for the overdraft privilege. Authorized Overdraft Fee (AOD) is \$25.00 per item. Non-sufficient Funds Paid (NSF) and Non-sufficient Funds Returned (NSF) will be charged \$25.00 per item. We will limit the number of AOD fees to four per day. We will not charge an AOD fee on any item that would overdraw your account in an amount less than \$5.00.

We may refuse to honor any withdrawal or debit which would result in an overdraft of your account at any time without notice to you, subject to your right to overdraw your account to \$300.00, which may be terminated by us at any time. For all accounts we specifically reserve the right to refuse to honor, without notice to you, any withdrawal or debit which would result in an overdraft of your account in the following circumstances:

- You fail to pay any payments due and owing on any obligation to us;
- You die;
- You violate any provision of any agreement with us;
- You file for bankruptcy or any other insolvency relief or an involuntary petition under the provisions of the Federal Bankruptcy Act is filed against you;
- You default on any obligation or agreement with us; or
- You have an excessive number of overdrafts on your account.

The fees associated with this overdraft privilege will be imposed for covering overdrafts created by a check, in person withdrawals and any other withdrawal requests presented for payment by electronic means. The Bank may allow you access to your overdraft protection funds for Point of Sale transactions. You could overdraw your account thru a check card point of sale transaction up to your overdraft limit. To access this overdraft privilege feature you must opt-in by calling the Bank at (325) 625-2172. Any ATM withdrawal which would result in an overdraft is not allowed.

Items presented for payment will be processed in the following order:

- In person cash withdrawals at CCSB teller stations;
- Wire transfers out
- ATM and Debit Card Transactions;
- ACH transactions; then
- Checks paid from the smallest amount to the largest amount.

If you do not wish to utilize any of the Overdraft Privileges listed above, you may opt-out of the program by calling (325) 625-2172.