

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have a standard overdraft practice program, Courtesy Cash, that comes with your account.
2. We also offer overdraft protection plans, such as a line of credit or a service that transfers funds from another account held at First Financial Bank, which may be less expensive than our standard overdraft practices. To learn more, contact your local banking center.

Alternative overdraft protection plans:

- Ready Reserve line of credit
- Dynamic Transfer from another account

This notice explains our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we may refuse to pay an overdraft item at any time even if we have previously paid overdrafts for you. If we elect to not authorize and pay your overdraft item, your transaction will be declined or returned.

If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if First Financial Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you an Overdraft fee of up to **\$37** each time we pay an overdraft.
- On the 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, and 28<sup>th</sup> consecutive calendar day following the overdraft occurrence, we will charge a \$30 Overdraft Notification Fee to the account if it remains in overdraft status. (Note: If the Overdraft Notification Fee is scheduled to be assessed on a Saturday, Sunday, or holiday, the fee will be posted on the business day prior, at the end of the day.)
- We will limit the daily Overdraft fees to your account to a maximum of 6 per day, even if the number of transactions presented exceeds the daily maximum.
- There is no lifetime limit on the total fees we can charge you for overdrawing your account.
- If your account is overdrawn by \$5 or less, you may not be assessed an overdraft fee.

### What if I want First Financial Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please check the appropriate section below to sign up for our Courtesy Cash Plus Program, call us toll-free at 1-877-637-3378, write to us at First Financial Bank ATTN: Courtesy Cash, 2105 North State Road 3 Bypass, Greensburg, Indiana 47240, or present this form at any First Financial Bank location.

If you determine in the future that you DO NOT want us to continue paying overdrafts on your ATM and everyday Debit card transactions, you have the right to OPT OUT of Courtesy Cash Plus at any time by calling or writing to us or coming by any First Financial Bank location.

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 I do not want First Financial Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (Courtesy Cash).

I want First Financial Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (Courtesy Cash Plus).

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Account Number: \_\_\_\_\_