

OVERDRAFT SERVICES FAQs

What is an overdraft?

A transaction that takes your account into a negative balance, but is paid by the Bank, at the Bank's discretion, is called an overdraft transaction.

What does non-sufficient funds, insufficient funds or NSF mean?

A transaction that takes your account into a negative balance can lead to a charge called "insufficient funds fee", or "NSF." If you are in our Courtesy Cash Program, this fee is known as an overdraft fee. If the Bank returns the item presented due to insufficient funds, such as a check to the payee unpaid, it is referred to as a NSF or "returned item".

What types of transactions can cause my account to become overdrawn?

- The payment of checks, electronic funds transfers or other withdrawal requests
- Payments authorized by you
- The return of unpaid items deposited by you
- Bank service charges
- A hold on funds that you deposit with the Bank which, according to the Bank's Funds Availability Policy, are treated as not available or finally paid
- Point of sale transactions, resulting from the use of your debit card when you purchase or return items. These transactions may result in point of sale holds and can be a debit (withdrawal) from your account. The holds are on the funds in your account and will occur even if the transaction has not finally posted.

What can I do to avoid overdraft or insufficient fund situations?

The best way to avoid overdraft or insufficient fund situations is to regularly monitor your account activity and balance your account frequently. Our online and mobile banking options can help you stay on top of your account balances. We offer additional services to cover your overdraft transactions with Dynamic Transfer and Ready Reserve*. For more information, visit your local banking center, contact our Client Service Center at (877)322-9530, or call the Courtesy Cash Department at 1-877-637-3378.

Does the Bank charge a fee for overdraft or insufficient funds transactions?

You will be assessed a \$37.00 fee for each transaction that the Bank pays into overdraft on your behalf, or for each transaction that the Bank returns as unpaid.

Are there any other overdraft fees?

Your account may be assessed a \$30.00 Overdraft Notification fee for each notice that we send out when your account remains overdrawn for 7, 14, 21, and 28 consecutive days.

Is there a limit to the number of fees that I may be charged?

The Bank may assess up to six (6) overdraft and insufficient funds fees per day on consumer accounts.

Does the Bank allow me to spend more money than I have in my account?

As a courtesy, the Bank may, at its discretion, pay transactions on your behalf even when you don't currently have enough money in your account to cover them. You may elect to opt-out of our Courtesy Cash Program at any time.

How does the Bank determine whether it will allow my account to be overdrawn?

The Bank has an automated system to determine whether transactions are paid or not. In making these decisions, we consider factors that include, but are not limited to, the length of your relationship with the Bank, the frequency of your deposits and your overdraft history. Since these factors can change over time, the Bank may decide to pay or not to pay transactions differently than it has in the past. You should not rely on the Bank to pay an overdraft just because we have in the past.

What if I don't want the Bank to pay for these transactions?

You may elect to opt-out of our Courtesy Cash Program at any time. Please visit your local banking center, contact our Client Service Center at (877)322-9530, or call the Courtesy Cash Department at 1-877-637-3378.

In what order does the Bank process my transactions?

The Bank will typically process transactions in the following order, which may not be the order in which you initiated the transactions. Please refer to your Account Terms and Conditions for more details.

- Wire transfers
- ACH transactions
- ATM transactions
- Debit card transactions
- Point of sale transactions
- Electronic fund transfers
- Checks paid at a teller window payment
- Checks paid to a First Financial Bank loan
- All other checks in serial number order

How much time do I have to make a deposit to cover an overdraft?

Overdrawn balances are due on demand, so it is important to keep your account in good standing by making a deposit to cover an overdraft as quickly as possible.

What types of transactions may be paid into overdraft by the Bank?

The Bank, at its discretion, may pay checks, automatic bill payments or recurring debit card transactions even when there are not sufficient funds in your account to cover them. Unless you have elected to opt-in to Courtesy Cash Plus, this will not cover ATM and everyday debit card transactions.

Does the Bank pay ATM and “everyday” debit card transactions if I don’t have enough money in my account?

Unless you have specifically requested for the Bank to cover ATM and everyday debit card transactions, which is known as our Courtesy Cash Plus program, we will not authorize and pay those transactions unless there are sufficient funds in your account to cover them. No fees will be assessed on these transactions. Contact your local Banking center to opt-in to this service.

Does the Bank offer any other products or services to help me avoid overdraft fees?

The Bank offers Dynamic Transfer which is a service that transfers money from another checking or savings account to cover overdrafts in your checking account. The Bank also offers a Ready Reserve,* which is a personal line of credit that can be used to cover overdrafts. Fees apply to both Dynamic Transfer and Ready Reserve, but they are typically less than an overdraft fee. Your local Banking center can help you set up Dynamic Transfer, apply for Ready Reserve and answer any other questions that you may have.

How can I find out more information?

Please refer to the Terms & Conditions of your account agreement for more information. If you have additional questions, please visit your local banking center, contact our Client Service Center at (877)322-9530, or call the Courtesy Cash Department at 1-877-637-3378.

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*Credit approval required.