

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 three different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or personal line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
3. We offer our Overdraft Defender Program to checking account customers who have accounts in good standing.

This notice explains our standard overdraft practices.

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

We do, at our discretion, authorize and pay overdrafts for the following types of transactions:

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

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

- ATM transactions
- 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 transaction will be declined.

What fees will I be charged if River Cities Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$20** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want River Cities Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions through our Overdraft Defender Program (if you qualify), you must consent to Overdraft Defender coverage and consent for card transactions on your new account paperwork. If you choose to opt-out now, you may opt-in at a future time by contacting a Customer Service Representative at one of our office locations.