

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 standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a personal overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

(Basic Coverage)

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 do not guarantee that we will always authorize and pay any type of transaction.

If we do **NOT** authorize and pay an overdraft, item(s) will be returned to the payee for insufficient funds and a \$28.00 NSF Returned Item(s) Fee will be charged.

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

What fees will I be charged if Anderson Brothers Bank pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a OD Privilege Paid Item(s) Fee of \$28 for each overdraft item we pay.
- * There is a \$140 daily limit on the total fees we can charge you for overdrawing your account.

What if I want Anderson Brothers Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions? (Extended Coverage)

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (800) 345-8081 and speak to Customer Support; or complete the form below and drop it off at your Anderson Brothers Bank local branch location or mail it to: Attn: Deposit Operations
PO Box 310, Mullins SC 29574.

PLEASE MAKE YOUR SELECTION ON THE BACK

Basic Coverage is the standard overdraft practice that comes with your account as described above. Please indicate your choice regarding Extended Coverage:

I do not want Anderson Brothers Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. If the balance does not appear to be sufficient to pay ATM or everyday debit card transactions, the transaction will be declined. If the balance appears to be sufficient, and ATM or everyday debit card transactions are authorized, but at the time of posting to the account the balance is insufficient, these items will be paid and no fees will be charged.

I want Anderson Brothers Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. Authorized ATM and everyday debit card transactions will be paid and not returned and will be charged an OD Privilege Paid Item(s) Fee or Over-Draft Paid Item(s) Fee of \$28. Should you change your mind and decide you no longer want us to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by calling us at 1-800-345-8081.

Account Holder Name Printed _____

Account Holder Signature _____
(or date and time w/employee initials if called in)

Account Number(s): _____ Date: _____