



300 EAST SECOND STREET • PO BOX 539 • MUSCATINE, IOWA 52761
 PHONE (563) 263-4221 • FAX (563) 262-4213 • MEMBER F.D.I.C

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Our Overdraft Protection Services (OOPS)¹	\$5.00 (plus tax if coming from a checking account) fee per transfer
Personal Reserve Account (PRA)^{1, 2}	Subject to interest and \$20.00 annual fee
Overdraft Privilege	\$27 Overdraft Fee per item.

¹Call us at (563) 263-4221, email us at ODPAdmin@fnbmusc.com, or come by a branch to sign up or apply for these services; ²subject to credit approval.

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at First National Bank of Muscatine for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. You currently have Standard Overdraft Privilege Coverage in the amount of \$500 on your eligible account(s).

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required) *	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> call us at (563) 263-4221 complete the online consent form found within online banking or attached form visit any branch complete the enclosed consent form and mail it to us at 300 E 2nd St, Muscatine IA, 52761 e-mail us at ODPAdmin@fnbmusc.com
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage, see attached form to enroll.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (563) 263-4221 or sending us an e-mail at ODPAdmin@fnbmusc.com.

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$27 Overdraft Fee is lower than the fee that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- For consumer accounts, there is a limit of 8 Overdraft Fees (\$216) per day we will charge. We will not charge an Overdraft Fee if a consumer account is overdrawn by \$2 or less or if the amount of the item is \$2 or less. These exceptions do not apply to business accounts.

- This describes the posting order for purposes of determining overdrafts. We post items in the following order: 1) credits, 2) ATM and debit card transactions (in the order received), 3) Debit Memo's, 4) ACH debits (low to high by dollar amount, 5) checks (check number order). However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.
- Although under payment system rules, First National Bank of Muscatine may be obligated to pay some unauthorized debit card transactions, First National Bank of Muscatine will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card.
- First National Bank of Muscatine authorizes and pays transactions using the available balance in your account. First National Bank of Muscatine may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or First National Bank of Muscatine's ATMs.
- First National Bank of Muscatine will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described in this letter, First National Bank of Muscatine will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- First National Bank of Muscatine may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described in this letter). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- First National Bank of Muscatine may also suspend your debit card if your account is overdrawn more than 35 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- First National Bank of Muscatine may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 35 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have Overdraft Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (563) 263-4221 or visit a branch.

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 another account or a line of credit, which may be less costly 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?**

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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 First National Bank of Muscatine pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$27** each time we pay an overdraft
- We will not charge you a fee if your account is overdrawn by \$2 or less on any given day and we will not charge you a fee if the item presented is \$2 or less
- There is a limit of \$216 per day on the total fees we can charge you for overdrawing your account

➤ **What if I want First National Bank of Muscatine 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, call (563) 263-4221, visit our website at www.fnbmusc.com, email us at ODPAdmin@fnbmusc.com, complete the form below and present it at a branch or mail it to: 300 E 2nd St, Muscatine IA, 52761. You can revoke your authorization for First National Bank of Muscatine to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

_____ I do not want First National Bank of Muscatine to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want First National Bank of Muscatine to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____