

OVERDRAFT & INSUFFICIENT FUND RETURNS EXPLAINED

WHAT ARE OVERDRAFTS AND NSF_s?

OVERDRAFTS

An overdraft occurs when you do not have enough money in your account to cover a transaction, and the bank pays the transaction.

NSF/RETURN

(Insufficient Funds)

A NSF/return occurs when there is not enough money in the account to cover a transaction and the bank does not pay it.



UNDERSTANDING THE COSTS



FEE TYPE	WHAT IT MEANS:	FEE AMOUNT:	APPLIES TO:
Overdraft	The bank pays the transaction	\$35 fee per occurrence*	Consumer and Commercial Accounts
NSF (Insufficient Funds Fee)	The bank does not pay the transaction	\$35 fee per occurrence*	Commercial Accounts only
Continuous Overdraft Fee	Account is overdrawn six or more days	\$5 daily until the account is brought to a positive balance	Commercial Accounts only

*On consumer accounts, FirstBank will charge a \$35 fee per Overdraft occurrence for up to three charges per day for a total of no more than \$105 per day.

Depending on your overdraft elections, an occurrence could include checks, automatic ACH Payments, ATM withdrawals, recurring debit card charges, and everyday one-time debit card transactions.

WHAT CAN YOU DO TO AVOID AN OVERDRAFT FEE?



Watch your account balance

Track the money you deposit into and withdraw from your account.

You can do this on a paper check register, electronically through FirstBankonline.com, through text alerts, by using FirstBank's mobile app, or by reconciling your monthly account statement.

Money Smart Financial Education Programs

The Federal Deposit Insurance Corporation, commonly known as the FDIC, has created a website to help you learn more about how to manage your money.

Visit www.fdic.gov/moneysmart to access the Money Smart Financial Education Program, financial education workshops, or individualized counseling available in your area.

Opt out of Optional Overdraft Coverage*

Contact a FirstBank associate to opt-out of Optional Overdraft Coverage.

FirstBank will not authorize and pay overdrafts on your ATM and everyday one-time debit card transactions.

*(Consumer Accounts Only)

Revoke Standard Overdraft Protection

Contact a FirstBank associate to revoke Standard Overdraft Coverage on your account.

Instead of FirstBank's automated overdraft software decisioning checks, ACH debits, and Recurring debit card charges, a FirstBank branch will review the overdrafts on your account and determine if the item will be paid or returned. If an overdraft item is presented to a FirstBank branch an overdraft fee may still be charged.

One-time Debit Card and ATM transactions will be declined at the time of the transaction if funds are not available in the account.

Utilize a FirstBank Overdraft or Deposit Product

Overdraft Deposit Sweep Protection (See page 2 for details)

Overdraft Line of Credit Sweep Protection (See page 2 for details)

Swipe Smart Checking Account (See the Personal Checking page on www.FirstBankonline.com for details)



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FirstBank Overdraft Products

Standard Overdraft Coverage	Optional Overdraft Coverage with ATM and Debit Card (Opt-In/Opt-Out)	Overdraft Deposit Sweep Protection	Overdraft Line of Credit Sweep Protection
<p>Overdraft Coverage is standard for all eligible FirstBank accounts.¹</p> <ul style="list-style-type: none"> Each occurrence is \$35. Your daily overdraft charges are limited to a maximum of three (3) fees per day. Account must be open for 30 days before taking effect. Type of transactions covered: <ul style="list-style-type: none"> Checks ACH debit Recurring debit card charges Available for consumer and commercial accounts. 	<p>Covers overdrafts for everyday one-time debit card transactions and ATM transactions.²</p> <ul style="list-style-type: none"> Each occurrence is \$35. Your daily overdraft charges are limited to a maximum of three (3) fees per day. Types of transactions covered: <ul style="list-style-type: none"> Checks ACH debits Recurring debit card charges ATM withdrawals Everyday One-Time debit card transactions Available only to consumer accounts. 	<p>Optional protection that allows you to link your account to another FirstBank savings³, checking or money market account that will be used to cover overdrafts.</p> <ul style="list-style-type: none"> Overdraft Deposit Protection Transfer: \$5 per occurrence. Standard overdraft fees apply for overdrawn payments beyond your available balance. Types of transactions covered: <ul style="list-style-type: none"> Same as Optional Overdraft Coverage Available for consumer and commercial accounts. 	<p>Optional protection that allows you to link your account to an Overdraft Line of Credit to cover overdrafts.⁴</p> <ul style="list-style-type: none"> Overdraft Line of Credit Protection Fees: <ul style="list-style-type: none"> \$1 monthly fee \$5 for each individual draw on the line Funds are transferred in \$100 increments. Requires a credit bureau report to be pulled on the applicant(s). Subject to Truth-In-Lending, credit underwriting, and approval requirements. Ask a branch associate for product details. Types of transactions covered: <ul style="list-style-type: none"> Same as Optional Overdraft Coverage Available only to consumer accounts.

This informational guide is provided to help you understand some of the most common features and fees associated with our overdraft products and services, and how they may help with unexpected or occasional overdrafts. It is not intended to promote or encourage you to pick any one particular overdraft product or service over another but rather to allow you to make informed decisions as well as ways to manage your account. See your current Deposit Account Disclosure and Schedule of Fees and Charges for Personal Accounts for complete terms and conditions.

1 - FirstBank will pay overdrafts based on our standard overdraft policy. We do not guarantee that we will always pay an overdraft transaction. FirstBank utilizes an automated decisioning software to assist with ensuring overdraft payments are handled in a consistent and fair manner. Some overdrafts that exceed the limit of the automated system will not be decisioned by the system but will be handled by a branch associate. Commercial accounts will incur a \$35 insufficient funds fee when an item is returned. If the same item is presented for payment multiple times, the commercial account may be charged a fee each time the item is returned unpaid. Customers may opt-out of the automated decisioning feature and request that all overdrafts be handled by a branch associate.

2 - Optional Overdraft Coverage with ATM and Debit Card coverage is a discretionary service. We do not guarantee that we will always pay an overdraft transaction. Customers must opt-in to authorize FirstBank to pay overdrafts on ATM and everyday one-time debit card transactions. Customers may also choose to opt-out of the Optional Overdraft Coverage with ATM and Debit Card at any time. FirstBank may pay overdrafts at our discretion and reserves the right to terminate this service at any time. You are required to pay a \$35 overdraft fee for each occurrence. There is a limit of \$105 each day in total fees that you can be charged for overdrawing your consumer account. Items not paid will be returned. Standard Overdraft Coverage applies to Checks, Pre-Authorized Electronic Debits, ACH, Online Banking and Bill Payment Transactions. Additionally, ATM withdrawals and one-time debit card transactions are covered if you choose to opt into the Optional Overdraft Coverage for those transactions. If we elect to pay an overdraft item, you must deposit additional funds into your account promptly in an amount sufficient to cover the overdraft and any related fees.

3 - Transaction restrictions may apply. See account agreement disclosures for details.

4 - Subject to credit review and approval. Other restrictions may apply.



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