Heritage Bank

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 savings account or eligible 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?

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, your transaction will be declined.

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

Under our standard overdraft practices and Debit Card Overdraft Service:

- If your balance becomes overdrawn more than $5.00, we will charge you a fee of **$25** each time we pay an overdraft item regardless of the amount of that particular transaction.
- There is a $200 daily cap on the total fees we will charge for overdrawing your account.
- Also, if your account is overdrawn for 7 or more consecutive business days, we will charge an additional **$25** every 7 days.

What if I want Heritage Bank to authorize and pay overdrafts on my ATM and every day debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions on your consumer checking account: complete the form below and drop it by any branch, or mail it to: Heritage Bank, Attn: Personal Banking, P.O. Box 349, Hastings NE 68902; or call your Heritage Bank branch for assistance. If you do not want this service, simply do not reply.

Debit Card Overdraft Service is subject to standard underwriting considerations. The opt-in of one account owner on any accounts listed below will constitute authorization of this service on behalf of all account owners. Pursuant to regulatory requirements, you will receive a confirmation of your enrollment in this service in the mail soon after we process your request. You may revoke this enrollment at any time – simply call to ask us for additional information on how to do so. Transactions may not be processed in the order that they occurred. Deposits are posted to your account each day before any withdrawals are posted. Unless a particular order is either legally required or prohibited, when multiple items are presented for payment on a business day, the bank will post those items in the following order: 1) point-of-sale transactions smallest to largest, 2) ACH transactions without a check number smallest to largest, 3) ACH transactions with a check number (i.e. electronic check presentments) smallest to largest, 4) automatic transfers you have requested, 5) internal debits, 6) paper checks in check number order, and 7) service charges incurred. The bank reserves the right to change this posting order at any time without notice should a legitimate business need to do so arise. The order in which transactions are received and processed by the bank can affect the total amount of overdraft fees you incur. Overdraft fees assessed will reduce your available Debit Card Overdraft Service limit. All overdrafts should be cleared up as soon as possible to minimize your costs, but no later than 60 days from when the account became overdrawn. As required by federal law, the account balance you see at an ATM, or via our Internet or Telephone Banking systems will NOT include your available Debit Card Overdraft Service limit.

----------*Cut Here & Return to Heritage Bank If You Want This Service*----------

Debit Card Overdraft Service Enrollment Form

I want Heritage Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name(s): _____ Email Address: _____

Account Number(s): _____ Cell Phone #: _____

Signature: _____ Date: _____

----------FOR BANK USE ONLY----------

Approved by (initials) _____ Date _____ OD Limit $_____

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