



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. Additional fees may apply and line of credit is subject to credit approval.

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
- One-time 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 UniBank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an overdraft paid item fee of up to \$33.00 each time we pay an overdraft.
- We will not charge you an overdraft paid item fee if a posted item overdraws your account and results in a negative balance of \$5.00 or less.
- The maximum number of overdraft paid item fees that we will assess you is limited to 6 per day totaling \$198.

▶ **What if I want UniBank to authorize and pay overdrafts on my ATM and one-time debit card transactions?**

If you want us to authorize and pay on ATM and one-time debit card transactions, call 1-800-578-4270, or visit your local branch office to speak with a representative. You can revoke your authorization for UniBank to pay these overdrafts at any time by any of the above methods.

UNIBANK

Tips to Avoid Non-Sufficient Fund (NSF) Fees

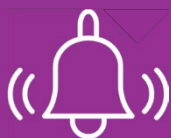
We're here to help you manage your money and we want to help you avoid potential NSF fees.

Non-Sufficient Fund (NSF) fees occur when a charge initiated by you (i.e. check, pre-authorized transfer, electronic payment) is drawn on your account, but the balance of funds in the account is not enough to cover the charge. When this occurs, there is also the possibility that the charge could be presented multiple times, which could result in NSF fees being charged multiple times.

Here are some tools we have available to help you:



ENROLL



- **Enroll in Automatic Transfer Protection**

Automatic Transfer Protection allows you to utilize the available balance in your savings, money market, or another checking account to cover negative balances. (A \$5 transfer fee applies.)

- **Enroll in Online Banking/Mobile Banking**

Online Banking and Mobile Banking are convenient electronic tools that help you manage your accounts and monitor your balances in real-time.

- **Setup Alerts**

In the **Service Center** of Online Banking and Mobile Banking, you can setup numerous alerts and choose to have alerts sent to you via text, email, or both. The two alerts that we recommend specifically for helping you avoid NSF fees are:

- Current Balance Below Limit Alert
- Insufficient Funds Charge Alert

- **Manage Cards**

The **Manage My Cards** option in Mobile Banking, puts you in control of your debit card! Use this function to set transaction limits, block certain merchant and transaction types, and set regional limits.

Contact our Customer Contact Center at 800.578.4270 with questions or for assistance.

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