

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 credit account or another deposit account, 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your account number
- Automatic bill payments

We generally do not authorize and pay overdrafts for the following types of transactions unless you give us your consent to do so (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 Vectra Bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge you an **Insufficient Funds** fee of **\$35.00** each time we pay an overdraft, with a daily maximum of five fees per business day. If an account is overdrawn \$10.00 or less, we will not charge you a fee.
- We also will charge you a **Daily Overdraft** fee of **\$8.00** per day beginning the fifth consecutive calendar day that your account is overdrawn more than \$10.00, for a maximum of 30 calendar days. However, If we pay an ATM or one-time debit card transaction that causes your account to be overdrawn more than \$10.00, and you have not given us your consent to authorize and pay such overdrafts, the 5-calendar day period will not start.

How do I give Vectra Bank my consent to authorize and pay overdrafts on my ATM and one-time debit card transactions?

You may give us your consent to authorize and pay overdrafts on ATM and one-time debit card transactions by calling (800) 232-8948, visiting your local Vectra Bank branch, or logging in to Online Banking at www.vectrabank.com.

If you give your consent through Online Banking, use the Acknowledgement Code below

Online Acknowledgement Code: 013

You have the right to revoke your consent at any time on as many or as few accounts as you choose by calling (800) 232-8948, by visiting your local Vectra Bank branch, or by logging in to Online Banking.