

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to pay a debit transaction, but we pay the transaction 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.

What are the standard overdraft practices that come with my account?

We cover overdrafts at our discretion, which means we do not guarantee that we will always pay any transaction that will overdraw your account.

We generally cover overdrafts caused by the following types of transactions:

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

We generally do not cover overdrafts caused by the following types of transactions unless you give us your consent to do so.

- ATM transactions
- One-time debit card transactions

If we decide not to cover an overdraft caused by a transaction, that transaction will be declined.

We may pay your transaction with certain types of merchants even if the payment will overdraw your account and you have not given us your consent to cover such overdrafts. If you have not given us your consent to cover such overdrafts, we will not charge you an **Insufficient Funds Fee** (see below) for the transaction. For additional information about our processing methods for overdrafts, please see your Deposit Account Agreement.

What fees will I be charged if Vectra Bank covers my overdrafts?

Under our standard overdraft practices:

- We will charge you an **Insufficient Funds Fee** of up to **\$35.00** each time we cover an overdraft, with a maximum of five fees per business day. However, we will not charge you an Insufficient Funds Fee if payment of debit transactions cause your account to be overdrawn by \$5.00 or less.
- We also will charge you an **Overdraft Service Fee** of up to **\$8.00** per day beginning the fifth consecutive calendar day your account is overdrawn more than \$5.00, up to 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 \$5.00, and you have not given us your consent to cover such overdrafts, the 5-calendar day period will not start.

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

You may give us your consent to cover overdrafts on ATM and one-time debit card transactions by 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 for us to cover overdrafts on ATM and one-time debit card transactions at any time and 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.