

Overdraft Privilege Options

- **Standard:** checks, ACH, Online Bill Pay, teller, telephone banking and recurring debit card transactions overdrafts are covered.
- **Full:** ATM and everyday debit card overdrafts are covered in addition to those listed above. Requires your prior consent.
- **None:** No overdrafts covered. NSF items are returned to the payee or declined.

With Overdraft Privilege vs. Without Overdraft Privilege

With Overdraft Privilege	Without Overdraft Privilege
Written Check Amount: \$50	Written Check Amount: \$50
NSF Paid Handling Fee \$32	NSF/Returned Fee: \$32
You Pay: \$82	Merchant Fee (up to): \$40
	2nd NSF/Return Fee* \$32
	You Pay: \$154

*If merchant re-deposits check and funds are still unavailable.

Ways to Cover Overdrafts

The choice is yours. Consider these ways to cover your overdrafts:

Ways to Cover Your Overdrafts	Cost for Each Overdraft
Good account management	\$0
Overdraft Privilege	\$32 per item
Link to savings account	\$0

Even if you elect to have additional forms of overdraft coverage, such as a transfer from a savings account, Overdraft Privilege is still available as secondary coverage if the other sources are exhausted.

Overdraft Privilege Summary

- Will consider overdraft payments of up to \$800 with Personal Checking accounts or \$1500 with Business Checking accounts.
- May be available for eligible checking accounts in good standing.
- Available for checks, Online Bill Pay, ACH transactions, or automatic/pre-authorized debits that you establish (insurance premiums, utility bills, etc.)
- Available for ATM and everyday debit card transactions with your prior consent.
- May enable you to avoid expensive merchant returned-check charges.
- May enable you to avoid having your ATM or debit card transactions declined due to insufficient funds.
- Please note that the balance displayed/printed at the ATM does not include the Overdraft Privilege limit.
- You must deposit the full amount of the overdraft (within 35 days), including any fees assessed, and maintain a positive balance for at least 24 hours.
- If you have questions about this service or other overdraft coverage options, please call us at 800-464-3150.

Overdraft Privilege

Just When You Need It.



Insufficient Funds

A SERVICE FOR OUR CUSTOMERS

Member
FDIC

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BANK

What is Overdraft Privilege?

Overdraft Privilege is a discretionary service and is generally limited to an \$800 overdraft (negative) balance for eligible personal checking accounts; or a \$1,500 overdraft (negative) balance for eligible business checking accounts. Please note that NSF Item Fees count toward your Overdraft Privilege Limit. We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege to one account per household or per taxpayer identification number. Further, Overdraft Privilege is usually extended only to accounts in good standing. An account in good standing exhibits, but is not limited to, the following characteristics:

- a) The account has debits and credits totaling at least \$200 or more within the previous thirty (30) day period for personal checking accounts or sixty (60) day period for business checking accounts;
- b) The account demonstrates consistent transaction activity;
- c) The account is not subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

Please be aware that the Overdraft Privilege amount is not shown in your available balance, it is not a line of credit and it does not replace existing overdraft options such as drawing funds from another account, which may be less expensive alternatives to Overdraft Privilege.

How Does Overdraft Privilege Work?

These are the steps taken when you don't have enough money to cover a transaction:

1. First, we will try to move funds from other overdraft protection sources, such as a savings account.
2. If these resources are unavailable, we may pay the item and overdraw your account up to the amount of your Overdraft Privilege limit (including the overdraft fees).
3. If Overdraft Privilege is utilized, we will charge the standard overdraft fee(s) for each paid item.
4. Finally, you will need to bring your account current within 35 calendar days for at least 24 hours or your Overdraft Privilege limit may be reduced to \$0 or removed.

What Types of Transactions Does Overdraft Privilege Cover?

Type of Transaction	Covered by Overdraft Privilege?
Checks	Yes
ACH - Auto Debits	Yes
Recurring Debit Card Payments	Yes
Online Bill Pay Items	Yes
Internet Banking Transfers	No
Telephone Banking	Yes
At the Teller Window	Yes
ATM Withdrawals	*Yes
Everyday Debit Card Purchases	*Yes

*You will need to give your advance consent (opt-in) if you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions. **IMPORTANT: If you do not give us your prior consent, your ATM or debit card transaction may not be authorized if you have insufficient funds in your account.**

How Much Does Overdraft Privilege Cost?

There is no fee for having Overdraft Privilege unless you use it. The NSF Paid Handling Fee of \$32 will be imposed for overdrafts created by checks, ACH, point-of-sale, ATM withdrawals, in-person withdrawals, or by other electronic means (If multiple items are presented against your account on the same day, each item will be assessed the appropriate fee). If your account remains overdrawn for longer than three consecutive business days, we will charge your account a daily overdraft fee of \$5 every three business days the account remains overdrawn, beginning with day 3.

What if I Don't Want Overdraft Privilege?

You can request to discontinue the Overdraft Privilege service in its entirety at anytime by contacting us at 800-464-3150. *Without Overdraft Privilege, your insufficient funds items will be returned to the payee and/or declined at the point of purchase. You will be charged the standard NSF Returned Handling Fee of \$32 for all returned items.*

What if I want FOCUS Bank to pay my ATM and everyday debit card overdrafts?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions, tell us by using one of the following methods:

- please complete the Opt-in Form which is available at any branch, and was given when the account was opened or was mailed to your listed address, and send it to us at P.O. Box 186, Charleston, MO 63834;
- bring it by one of our convenient branch locations;
- call us at 800-464-3150; or
- visit our website at www.focusbank.com.

Additional Information

Transactions may not be processed in the order in which they occurred and the order in which transactions are received and processed may impact the total amount of fees incurred on your account.

We may not pay items under your Overdraft Privilege if you do not maintain your account in good standing such as:

- not bringing your account to a positive balance within every thirty-five (35) day period for a minimum of one business day;
- if you default on any loan or other obligation to FOCUS Bank; or
- if your account is subject to any legal or administrative order or levy.

Overdraft Privilege does not constitute either a written agreement of an obligation or a prearranged agreement to pay your overdraft. We may withdraw this privilege at any time.

Questions? Call us at 800-464-3150.