



ARBOR BANK

Helping You Grow



Overdraft Privilege for Consumer Checking Accounts

If you have ever made a mistake in your checking account, or written a check for more money than the available balance in the account, you are aware of the expenses and problems associated with inadvertent non-sufficient funds items. We want to help you avoid these situations.

Arbor Bank now offers a service called Overdraft Privilege. We are always looking for ways to better serve our customers and we believe that Overdraft Privilege will do just that, while also adding greater value to your Arbor Bank checking account.

Overdraft Privilege is available to eligible checking accounts. *Rather than automatically returning your checks and/or automatic debits unpaid, without obligation on our part, we may make payment of your reasonable overdrafts, as long as your account is in good standing.*

Overdraft Privilege:

- Requires no action on your part
- Does not require you to sign any additional documents
- Costs you nothing unless you use it

Overdraft Privilege CAN MEAN:

- Payment of overdrafts up to \$800 will normally be considered on eligible Personal Checking Accounts!
- You may avoid very expensive charges from merchants for returned checks
- You may avoid the embarrassment and inconvenience of dishonored checks
- Overdraft Privilege is available for Internet Bill Payment Transactions!

Also, we may authorize ATM withdrawals and everyday debit card purchases which may overdraw your account if you have provided us with your consent to do so.

If you would like access to the Overdraft Privilege Service for ATM withdrawals and One-Time Debit Card purchases, you'll need to "opt-in" using the link on the Personal Checking page at www.arborbanking.com.

You can also call us at 402-873-3388 or visit your local branch. Once you "opt-in" we will send you a letter to confirm your choice.

Our normal non-sufficient funds or overdraft charges will apply to each item that would create an overdraft on your account. We will send you a notice each time an overdraft occurs.

Of course, we can't promise to pay every overdraft and we are never obligated to pay your overdrafts, even if your account is in good standing and even though we may have previously paid overdrafts for you. **RESTRICTIONS DO APPLY** and you should read Arbor Bank's **Overdraft Privilege Service Policy**.

Overdraft Privilege is another great perk for being a customer of Arbor Bank. If you have any questions, please call or visit your local branch office.

Having you as a customer is very important to us and we thank you for your business!

*Overdraft Privilege (ODP) is a discretionary service that a customer may opt-out of any time by notifying a Customer Service Representative. For each overdraft we pay, we will charge the standard per item overdraft/returned item fee set forth in our fee schedule (currently \$30.00). ODP applies to a variety of transactions, including checks and other transactions made using your checking account number, automatic bill payments, ATM transactions and everyday debit card transactions; however, on consumer accounts we will not include ATM and everyday debit card transactions within our ODP Program without first receiving your affirmative consent to do so. Furthermore on consumer accounts absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under ODP. The amounts of any overdrafts, including our fees, are due and payable immediately or on demand. We can refuse to pay any overdraft for any reason.