



ARBOR BANK

Helping You Grow



Overdraft Privilege for Business Checking Accounts

If you have ever made a mistake in your business 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 overdrafts. 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 \$1,500 on eligible Business Checking Accounts!
- You may avoid very expensive charges from merchants for returned checks
- You may avoid the embarrassment and inconvenience of denied purchases and dishonored checks
- Overdraft Privilege is available for ATM Withdrawals and Visa Debit Card Purchases!
- Overdraft Privilege is available for Internet Bill Payment Transactions!

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

We appreciate your business and having you as a customer is very important to us.

*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 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.