

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFT 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 (Member Overdraft Privilege™) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings or money market account or a Primeline Line of Credit 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 do authorize and pay overdrafts for the following types of transactions:

- Checks, ACH, and other transactions made using your checking account number
- Automatic bill payments
- Recurring debit card transactions

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to (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 Security Service pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$32.50 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Security Service to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, please contact the automated line 24/7/365 at 1-888-617-7328 or log into Security Service Online Banking. In Security Service Online Banking, click on the Account in the main menu, then select "Overdraft Coverage," click on "ATM/Debit Card Transaction Coverage," then select "Edit" and choose "Opt In."