

First Bank & Trust Co.
Overdraft Privilege Service Policy

It is First Bank & Trust Co.'s ("we, us, or our") policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. A non-sufficient funds (overdraft/negative balance) may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid". **We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have,** if your "eligible account type" has been open for thirty (30) days with two (2) or more deposits made totaling at least \$400 and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices and bringing your account to a positive balance within each thirty (30) day period; (B) You are not in default on any loan obligation to us; and (C) Your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien, **we will consider,** without obligation on our part, **approving your reasonable overdrafts up to your assigned limit, including our fees.**

The amount of this discretionary* service will generally be limited depending upon your type of account. Our normal fees and charges including, without limitation, our non-sufficient funds (NSF) or overdraft (OD) fees; currently **\$30.00** per non-sufficient funds or overdraft item, as set forth in our fee schedule, will be charged for **each** transaction initiated for payment from your checking account that does not have sufficient collected funds. Typically, we will charge our normal NSF/OD fee whether we approve an overdraft item for payment or return it unpaid.

Our NSF/OD and daily overdraft fees will be included in and count against your assigned limit. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts. **We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you.** You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts including our fees that you owe us shall be due and payable immediately. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees.

Alternative Overdraft Protection Services: We offer additional overdraft protection services that you may choose to utilize. These include automatic funds transfers and sweeps from another account of yours with us. If you choose one of these alternative options, you may save money on the total fees you pay for overdraft protection services.

Ineligible Accounts and Limitations: Available only for eligible checking accounts that are maintained in good standing as defined above. Savings Accounts, Money Market Accounts, Legal Entities, Public Fund/Charitable Organization Accounts, Trust Accounts and Fiduciary Accounts are not eligible for this service. We may, in our sole option and discretion, limit the number of your accounts eligible to one account per household and/or one account per taxpayer identification number.

Eligible Account Types: The following account types are eligible:

\$ 1,000	First Advantage	\$ 1,000	First Rate	\$ 1,000	First Hero
\$ 800	First Class Plus	\$ 800	First Class	\$ 800	Group Plan
\$ 500	First Freedom	\$ 1,500	Interest Commercial	(Sole Proprietors)	

Transactions That May Cause or Create Overdrafts Using Your Limit: NSF transactions initiated for payment against your checking account may be paid by us using your assigned limit, including our fees. Our NSF/OD fee may be imposed for paying, or not paying, overdrafts you create by: check, in person (teller) withdrawal, ATM withdrawal, debit card transaction, preauthorized automatic debit, telephone transfers or other electronic means. Transactions may not be processed in the order in which they occur. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred.

Re-presentation of the Same Unpaid Transactions: If a transaction initiated for payment by you is presented and your checking account does not have sufficient collected funds, and we decide not to pay the item, the merchant or payee may present the item multiple times until it is paid. Each time the item is presented an insufficient fee may be imposed, and we do not monitor or control the number of times a transaction is presented for payment.

You May Always Opt-Out: You may choose at any time not to participate by calling (877) 976-2265 or visiting one of our Financial Service Representatives.

If You Need Help: Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses. **If at any time you feel you need help with your financial obligations** please contact your account officer or one of our Financial Service Representatives.

ALWAYS A DISCRETIONARY* SERVICE: Our Overdraft Privilege Service does not constitute an actual or implied agreement between you and us. Nor does it constitute an actual or implied obligation of or by us. Our service represents a purely discretionary courtesy or privilege that we may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause. We reserve the right to require you to pay your outstanding overdraft (negative) balance, including our fees, immediately or on demand.