

Overdraft Coverage Options

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

Service	Cost
Link to another deposit account you have at Brady National Bank ¹	\$5.00 fee per transfer
Overdraft Privilege	\$20 overdraft fee per item

¹Contact us at (325) 597-2104 or email us at customerservice@bradynationalbank.com, or come by the Bank to sign up for a sweep authorization.

Overdraft Protection services apply to all types of transactions and allow you to link your checking account to another account at Brady National Bank to pay an overdraft transaction for a fee.

Overdraft Privilege (ODP) allows you to overdraw your account for a fee in order to pay a transaction.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required)*
Checks	X	X
ACH - Auto Debits	X	X
Recurring Debit Card Payments	X	X
Online Bill Pay Items	X	X
Internet Banking Transfers	X	X
Telephone Banking	X	X
Teller Window Transactions	X	X
ATM Withdrawals		X*
Everyday Debit Card Purchases		X*

*If you choose Extended Coverage, all the transaction types listed in Standard Coverage are included, along with ATM withdrawals and everyday debit card transactions.

If you would like to select Extended Coverage for future transactions:

- call us at (325) 597-2104,
- visit the Bank, or
- e-mail us at customerservice@bradynationalbank.com.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (325) 597-2104 or sending us an e-mail at customerservice@bradynationalbank.com.

What Else You Should Know

- We post items in the following order: 1) Credits, 2) ATM transactions, 3) Debit cards (one-time followed by recurring), 4) ACH items (order received), 5) checks (serial number order). Checks that are converted into electronic transactions by merchants are posted with ACH items. The order in which transactions are posted may impact the total amount of overdraft or return fees assessed.
- A link to another account is a less expensive option than an overdraft.
- A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts.
- For consumer accounts, there is a daily maximum of \$160 in non-sufficient fund (NSF) or overdraft fees that we will charge customers (ODP or non-ODP). We will not charge an overdraft fee if a consumer account is overdrawn by \$5 or less.
- Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance.
- The \$20 Overdraft fee is the same fee that would be charged if a check was returned as unpaid. If multiple items would overdraw your account on the same day, each item would be assessed an appropriate Overdraft fee or NSF fee of \$20. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- Even if you have overdraft protection through a link to another account, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.
- Although under payment system rules, Brady National Bank may be obligated to pay some unauthorized debit card transactions, Brady National Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts may result in you incurring overdraft fees for transactions that we would otherwise be required to pay without assessing an overdraft fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available funds that could result in restriction of your debit card.
- Except as described in this letter, Brady National Bank will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).

- We may restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Overdraft Privilege limit.
- Brady National Bank will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be discontinued if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within thirty-five (35) days for a minimum of one business day.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account and Disclosure Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.

Please contact us at (325) 597-2104 or come by the bank to discuss your options.