

Consumer Overdraft Disclosure



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At CoreFirst Bank & Trust, our main goal is helping you with your financial journey. That's why we think handling your checking account responsibly, without overdrafts, is important to your financial health. We are, however, realistic and realize that life happens, and there may be a time when you do not have sufficient funds in your account to cover presented transactions. In order to make these situations easier, CoreFirst Bank & Trust has created beneficial services to help cover you in the event that you accidentally overdraw your checking account:

- Overdraft Coverage
- Overdraft Coverage with Cover My Card
- Account Link
- Personal Line of Credit

Overdraft Coverage

Overdraft Coverage is a discretionary service that we add to your checking account to cover overdrafts if you meet the eligibility criteria listed below. CoreFirst Bank & Trust is not obligated to pay any item that is presented if your account lacks the appropriate funds, and discretionary payment of non-sufficient item(s) in no way obligates us to pay additional item(s) or instigates us to provide advance written notice to you of our decision to not pay any additional non-sufficient item.

When we pay overdraft items for you, a standard Overdraft fee of \$29.00 per item, will be charged per item, per presentment. The amount of the overdraft item(s) and all fees, including, but not limited to Overdraft Fee(s), will be included in the total overdraft amount.

	Transactions included in Overdraft Coverage Included with eligible accounts.	Transactions included in Overdraft Coverage with Cover My Card You must contact CoreFirst Bank & Trust to enroll your account in Overdraft Coverage with Cover My Card.
Checks written to third parties	✓	✓
Bill payment transactions	✓	✓
Pre-authorized automatic debits	✓	✓
ACH items	✓	✓
ATM Withdrawals		✓
Everyday debit card transactions		✓

Overdraft Coverage Eligibility Criteria

Applications and credit approval are not needed for Overdraft Coverage or Overdraft Coverage with Cover My Card. Eligibility for this program is based on the responsible management of your account. If you have an overdraft, CoreFirst Bank & Trust will strive to pay the overdraft when your account meets certain discretionary criteria. The account criteria may include any or all of the following and may be subject to change.

- Age of account
- Loan performance if applicable
- Deposit activity of account and any associated accounts
- Past overdraft behavior of account and any associated accounts

CoreFirst Bank & Trust will strive to pay your overdrafts with our Overdraft Coverage with Cover My Card service dependent on the criteria listed above and after receiving your confirmation (authorization) to pay ATM and everyday debit card transactions that may cause an overdraft. You may notify us by:

Calling Customer Service at 800-280-0123 Visiting any branch location Visit us online at www.CoreFirstBank.com

Your consent for Overdraft Coverage with Cover My Card is not required to receive our Overdraft Coverage service. Ineligible accounts include, but are not limited to, accounts owned by a minor, fiduciary trust or escrow accounts or dormant accounts.

More Details On Reverse

Suspension/Removal of Overdraft Coverage

CoreFirst Bank & Trust may suspend or remove Overdraft Coverage from your account if:

- A positive account balance is not achieved within a 35-day period;
- You have an outstanding balance under Fresh Start or other overdraft repayment plan;
- You fail to meet our eligibility criteria; or
- Despite your ability to meet our eligibility criteria, we deem your account is not being managed in a responsible manner and your actions are damaging to you or CoreFirst Bank & Trust.

Opt Out

Overdraft Coverage is automatically provided if you meet the eligibility criteria. You may find it useful as a safeguard for an unexpected shortage, or you may never need to take advantage of the service. You may tell us at any time if you do not want this service. Overdraft Coverage with Cover My Card requires your consent. If you decide you do not want this service, you may tell us to remove it from your account. If you decide you do not want either of these services and prefer that we return or deny insufficient fund items, simply contact us by:

 Calling Customer Service at 800-280-0123  Visiting any branch location  Visit us online at www.CoreFirstBank.com

Additional Information

Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories and the bank with regard to your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed so as to minimize conflicts between them.

Waiver: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this Overdraft Services Disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

Arbitration: You and the Bank agree that the exclusive remedy and forum for all disputes arising out of the overdraft service, or your or the Bank's performance there under, except for matters you or the Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

Item Presentment: When items are presented for payment, ATM, Debit Card, and other electronic items such as Transfers and ACH withdrawals will be processed by transaction type from smallest-to-largest dollar amount, followed by checks which will be processed numerically. When a transaction is presented to the bank for payment the bank does not control the dollar amount or when it will be received. Some transactions may be received for withdrawal several days after you have authorized the transaction. If funds are not sufficient at the time the transaction posts, overdraft fees may be incurred. If you have questions about how transactions clear your account, please call us at 800-280-0123.

Overdraft and NSF Balance Information: The balance used to determine whether an item may be charged an overdraft or NSF funds fee is the Current Balance at time of posting less any holds. Holds include deposit holds where funds availability may be delayed. For more detailed information on balance definition and posting order, please visit our website at CoreFirstBank.com.

Other Options To Protect Against Overdrafts

	Account Link	Personal Line of Credit Subject to application and credit approval.
How It Works	Link your checking account to another CoreFirst Bank & Trust savings, money market, or secondary checking account. In the event your account becomes overdrawn, funds will be transferred from the linked account to cover the overdrawn amount.	Like a credit card, a Personal Line of Credit is a pre-approved line of credit with a limit that is linked to a specific checking account. The credit limit can be used for unexpected expenses or as a safeguard to cover inadvertent overdrafts. Interest is charged on any outstanding balances similar to a credit card.
How It Advances	Account Link advances from the secondary account once per day in increments of \$1.00 any time the primary account becomes overdrawn.	Advances are automatically made in increments of \$250.00 any time the account becomes overdrawn.
Cost	\$8.00 daily advance fee.	Credit Line has the following fees: <ul style="list-style-type: none"> • Annual Fee \$25.00 • Advance fee per advance \$8.00