

## What Else You Should Know

- A link to another account or a demand deposit loan is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. 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 \$30.00 NSF Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate NSF Fee or a Return Fee of \$30.00. 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.
- For consumer accounts, there is a limit of 6 NSF Fees (\$180.00) per day we will charge. We will not charge an NSF Fee if a consumer account is overdrawn by \$2.00 or less. These exceptions do not apply to business accounts.
- We generally post items in the following order: Withdrawals are generally made first from finally collected funds and, unless prohibited by law or the Funds Availability Policy Disclosure, we may refuse to honor and/or impose a fee for each item presented against uncollected funds. We may process, post and pay items (including those payable to us or on which we may be liable) in any order we determine, even if paying a particular item results in an insufficient balance in your Account to pay one or more other items that otherwise could have been paid out of your Account. We may also establish categories for processing, posting and paying different types of items and determine the posting order within and among those categories. If we temporarily post an item to your Account during the day, we may change its final posting order at the end of the day. Without limiting the generality of the foregoing sentence and with certain exceptions, our current practice is to process, post and pay items as follows: (i) first teller cashed items in increasing dollar amount (i.e., from the smallest dollar amount to the largest dollar amount), regardless of the order in which they occurred or in which we received them; (ii) next your ATM items in time-stamped order (if reasonably available), or if time-stamped order is not reasonably available or if the items are presented at the same time, then in increasing dollar amount regardless of the order in which they occurred or in which we received them, (iii) next your POS items in time-stamped order (if reasonably available), or if time-stamped order is not reasonably available or if the items are presented at the same time, then in increasing dollar amount regardless of the order in which they occurred or in which we received them, (iv) next your ACH items in time-stamped order (if reasonably available), or if time-stamped order is not reasonably available or if the items are presented at the same time, then in increasing dollar amount, regardless of the order in which they occurred or in which we received them, (v) next your checks in check number order, and (vi) next any miscellaneous in-clearing items in increasing dollar amount regardless of the order in which they occurred or in which we received them. When you do not have enough available funds in your Account to cover all of the items we receive on that day, this may result in more overdraft items and returned items and more fees than may have resulted if we had used another posting order. Your Account statement(s) will not necessarily report items in the order that we posted them to your account. We may change categories and the posting order within and among categories at time without notice.
- Although under payment system rules, Platte Valley Bank of Missouri may be obligated to pay some unauthorized debit card transactions, Platte Valley Bank of Missouri 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 on your consumer account to pay every day debit card and ATM overdrafts may result in you incurring NSF Fees for transactions that we would otherwise be required to pay without assessing an NSF 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.
- Platte Valley Bank of Missouri authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds, and does not include any deposited funds on hold. Platte Valley Bank of Missouri may place a hold on deposited funds

in accordance with our Deposit Account Agreement and Disclosure. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege limit, may be used to authorize and pay a transaction

- Platte Valley Bank of Missouri 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. When the hold ends the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an NSF Fee may be assessed.
- Except as described in this letter, Platte Valley Bank of Missouri 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.
- An Overdraft Privilege limit of \$0.00 is available for eligible Personal and Business Checking accounts at account opening.
- Overdraft Privilege limits of up to \$600.00 are available for eligible Personal Checking accounts opened at least 30 days in good standing and up to \$1000.00 for eligible Business Checking accounts opened at least 30 days in good standing.
- 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-two (32) 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 Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 816-858-5400 or visit a branch.