



What Else You Should Know

- A link to another account may be 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 and internet banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- There is no fee if your account balance is overdrawn by \$10 or less on any given day. An Overdraft Fee of \$15 will be charged for each overdraft transaction of \$50 or less. An Overdraft Fee of \$30 will be charged for each overdraft transaction over \$50. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Item Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Mid America Bank will charge a Return Item Fee each time it returns the item because it exceeds the available balance in your account. If, on re-resentation of the item, the available balance in your account is sufficient to cover the item Mid America Bank may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- If your business account's balance remains overdrawn for longer than seven (7) business days, we will charge your account a Continuous OD Fee of \$5 for each of the consecutive business days the account remains overdrawn, beginning with business day eight (8).
- For consumer accounts, there is a limit of \$150 Overdraft Fee and Return Item Fees per day we will charge. This exception does not apply to business accounts.
- This describes the posting order for purposes of determining overdrafts. The order in which items are presented may affect the total fees incurred by a customer. The first items to be paid are outgoing wire transfers. We then pay any account withdrawals or other internal bank transactions and transfers performed by our employees. Next, we pay ATM and other cash withdrawals. After paying these items, we will pay debit card transactions. We then pay any ACH items, followed by the payment of any checks. Next, we will pay automatic debit transactions, such as automatic account transfers and loan payments. Finally, we will pay any remaining items from lowest to highest dollar amount. All categories of transactions are paid from lowest to highest dollar amount. Because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Item Fees assessed.
- Although under payment system rules, Mid America Bank may be obligated to pay some unauthorized debit card transactions, Mid America Bank will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) 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 balance. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Mid America Bank authorizes and pays transactions using the available balance in your account. Mid America Bank may place a hold on deposited funds in accordance with our Funds Availability Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available Overdraft Protection. The available balance for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Mid America Bank's ATMs.
- Mid America 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. 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 Overdraft Fee may be assessed.

- Except as described herein, Mid America Bank will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- New consumer and business checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening that will be increased to \$500 after 30 days in good standing for consumer accounts or to \$1,000 after 60 in good standing for business accounts.
- 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 reduced 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 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the *Terms and Conditions of Your Account*. 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 (573) 635-0019 or visit a branch.