

**OVERDRAFT PRIVILEGE SERVICE DESCRIPTION**  
(A Discretionary Overdraft Service)

It is the policy of DeWitt Bank & Trust Co. ("the Bank, we, us, or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: (A) The payment of checks, electronic funds transfers, or other withdrawal requests; (B) Payments authorized by you; (C) The return, unpaid, of items deposited by you; (D) Our Fees/Charges; (E) The deposit of items which according to our Funds Availability Policy, are treated as not yet "available" or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices, (B) You are not in default on any loan obligation to us, (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider, without obligation on our part, approving your reasonable overdrafts as a purely discretionary overdraft "privilege" or "courtesy". This discretionary service will generally be limited to a \$400 overdraft (negative) balance for Preferred Checking accounts, \$700 overdraft (negative) balance for other eligible personal checking accounts, and \$700 for business checking accounts (subject to approval). Of course, any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit and will apply to any transaction that may overdraw your account. (see "ELIGIBLE ACCOUNT AND TRANSACTION TYPES").

We may refuse to pay an overdraft for you at any time, even if 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 plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) that you owe us shall be due and payable upon demand.

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, presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

**LIMITATIONS:** Savings Type Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Student Minor Accounts, and Other Minor Accounts (not of legal age) are not eligible. We may limit the number of accounts eligible for Overdraft Privilege Service to one account per household and/or one account per taxpayer ID.

**ELIGIBLE ACCOUNT TYPES:** The account types that are eligible for the Overdraft Privilege Service are Regular Personal Checking; Preferred Checking; Preferred Plus Checking; Prestige Checking; Earnings Checking; Elite Checking; and Business Checking.

**ELIGIBLE TRANSACTION TYPES:** Each transaction/item initiated for payment against your checking account(s) may be processed by us using your assigned Overdraft Privilege Service limit, including without limitation: Checks, ACH, Electronic Items, our ATMs, and foreign ATMs/Debit Card/Check Card transactions.

**OPTIONAL OVERDRAFT PROTECTION SERVICES:** You may apply for overdraft protection from an established line of credit account and/or funds transfer from a designated asset account. If you qualify for overdraft protection, you may save money on the fees/charges you pay us for overdrawing your account.

**CUSTOMER OPT-OUT:** You may choose at any time to not participate in our Overdraft Privilege Service by notifying one of our customer service representatives.

**IF YOU NEED HELP:** Of course, overdrafts should never be used to finance ordinary or routine expenses - and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations, please contact a customer service representative at 563-659-3211.

**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 ours or by us. This service represents a purely discretionary privilege or courtesy 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.

**DeWitt Bank**  
& TRUST CO.  
Your Financial Solution

815 Sixth Avenue • DeWitt • 563-659-3211



# Overdraft Privilege



When life happens  
before payday...™

**DeWitt Bank**  
& TRUST CO.

It happens to everyone. Sometimes we lose track of our account balance. Sometimes we forget to transfer funds from one account to another. And some months simply last longer than the money.

That's when overdrawing a checking account can happen. And that's when our new **Overdraft Privilege Service** might be of help to you.

Writing an overdraft check means you will be charged an overdraft fee for special processing. That is understandable to most people. It's a private thing between you and us, your bank. What is not so acceptable is the embarrassment of having that check returned to the business where you wrote that check plus the large fee they impose for returned checks.

With our **Overdraft Privilege Service** you now have a way to avoid this embarrassment and returned check fee. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts as long as you maintain your account in good standing.

With our **Overdraft Privilege Service** you may experience...

- fewer charges from retailers for returned checks
- more flexibility in managing your money, and
- less aggravation and embarrassment.

We appreciate you as a customer and as a neighbor. Our **Overdraft Privilege Service** is one way to show this appreciation.

## Overdraft Privilege

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