

OVERDRAFT PRIVILEGE SERVICE PROGRAM

It is First National Bank of Pasco's ("we, us, or our") policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. Although, we understand mistakes occur. We offer our overdraft privilege service as a means to avoid possible embarrassment if and when a mistake occurs. The Overdraft Privilege Service is provided to our customers as a courtesy and is not meant to replace responsible account management. A non-sufficient funds (overdraft/negative balance) may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid". **We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, all non-sufficient funds items that you may have**, if your "eligible account type" has been open for at least sixty (60) days and thereafter you maintain your account in good standing, which includes at least: (A) You are not in default on any loan obligation to us, (B) Your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien, **we will consider**, without obligation on our part, **approving your reasonable overdrafts up to your assigned OVERDRAFT PRIVILEGE Limit, including our fees.** For the account to be considered "in good standing", the following circumstances will apply: (A) no insufficient funds during the first 60 days after opening, (B) you are not in default on any loan obligation to us, (C) your account is not the subject of any legal or administrative order or levy, such as bankruptcy or a tax lien. We reserve the right to require you to pay your outstanding overdraft (negative) balance, including our fees, immediately or on demand. This discretionary service will generally be limited to a \$700 overdraft (negative) balance for eligible personal checking account types; or a \$1,300 overdraft (negative) balance for eligible business checking account types. Our normal fees and charges including, without limitation, are non-sufficient funds (NSF) which is the fee charged if you do not have the Program or if you exceed the overdraft privilege limit. OR overdraft privilege limit (ODP) fees which is the fee charged within the program limit. Currently a \$34.00 per non-sufficient funds or overdraft privilege item, as set forth in our fee schedule, will be charged for each transaction initiated for payment from your checking account that does not have sufficient collected funds. Typically, we will charge our normal NSF/ODP fee whether we approve an overdraft item for payment or return it unpaid.

Our NSF/ODP and daily overdraft fees will be included in and count against your assigned OVERDRAFT PRIVILEGE Limit of \$700 personal checking or \$1,300 business checking. Whether your overdrafts will be paid or not is at our sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing as described above, or if you have too many overdrafts. **We may refuse to pay an overdraft for you at any time, even though 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 including our fees that you owe us shall be due and payable immediately. 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, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts including our fees. If the account is negative for thirty (30) consecutive days, the Overdraft Privilege will be revoked. Should your account be negative for sixty (60) consecutive days the account will be closed, reported to ChexSystems and processed for collections.

Optional Overdraft Protection Services: We offer additional overdraft protection services that you may choose from for alternate service. These include "Transfer" (from another account of yours with us), Line-of-Credit Overdraft Protection (you must apply for this option) or credit card advance. By using one of these options you may save money on the total fees you pay us for overdraft protection services.

Ineligible Accounts and Limitations: OVERDRAFT PRIVILEGE is available only for eligible checking accounts that are maintained in good standing as defined above. Savings Type Accounts, Money Market Accounts, Public Fund/Charitable Organization Accounts, Certain Trust Accounts and Minor Accounts (not of legal age) are not eligible for this service. We may, at our sole option and discretion, limit the number of your accounts eligible for OVERDRAFT PRIVILEGE to one account per household and/or one account per taxpayer identification number.

Eligible Account Types: The account types that are eligible for OVERDRAFT PRIVILEGE are: First Choice Personal Checking, Fifty-Plus Checking, Interest Checking, Advantage Gold Checking, Pillar Checking, First Business Checking, Commercial Checking, First Choice Business Checking, and Business Interest Checking.

Transactions That May Cause or Create Overdrafts Using Your OVERDRAFT PRIVILEGE Limit: NSF transactions initiated for payment against your checking account may be paid by us using your assigned OVERDRAFT PRIVILEGE Limit, including our fees. Our NSF/ODP fee may be imposed for paying, or not paying, overdrafts you create. The NSF/ODP can occur by: check; in person (teller) withdrawal; ATM withdrawal; debit card transactions- either point of sale (POS) or as a credit card; or other electronic means.

Limitations: First National Bank of Pasco will not assess an overdraft fee should a posting transaction on any given calendar day cause the customer's account to be negative less than \$10.01. In addition, there will be a maximum of 5 overdraft charges assessed per account per day.

Order of Items Paid: Force Posted Debit, Closing Withdrawal/Redemption, Closing Withdrawal by Teller, ATM Withdrawal, Foreign ATM Transfer Debit, Foreign ATM Withdrawal, ATM Transfer Debit, ATM POS Debit, Cashed Check, Outgoing Wire Transfer Debit, Bill Payment Debit (smallest to largest), Returned Deposit Item, Miscellaneous Debit, Automatic Loan Payment, Withdrawal, ACH Debit, Automatic Transfer to Checking, Transfer Withdrawal and Checks in Sequential Order.

You May Always Decline to Participate: You may choose at any time to not participate in the OVERDRAFT PRIVILEGE. By declining to participate, any checks and automatic bill payments against your account will be returned and you will incur a NSF/Return Check Charge of \$34.00. Any ATM withdrawals and debit card purchases will be declined at the time of the transaction.

If at any time you feel you need help with your financial obligations, Please contact one of our Customer Service Representatives at (352) 521-0141, (813) 782-1540 or (813) 779-1905. Of course, overdrafts should not be used to pay ordinary or routine expenses and you should not rely on overdrafts as a means to cover these expenses.

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 or by us. Our OVERDRAFT PRIVILEGE Service represents a purely discretionary courtesy or privilege 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.

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