

**First Bank & Trust Company**  
**Insufficient Funds and Overdraft Policy**

An insufficient balance can occur in several ways, including (1) the payment of checks, electronic funds transfers, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of bank service charges; or (5) the deposit of items which, according to the bank's 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 funds. However, if you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance at least once every 30 days) and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. You should note that the amount of any discretionary overdraft plus the bank's standard insufficient funds handling fee (NSF) (\$27.50 per item) will be deducted from your account. We will not charge a NSF fee for items paid or returned under \$4.00. We will limit the daily total of NSF fees to \$137.50 or 5 NSF fees for any one day per account. We will charge \$25.00 each week for a continued negative balance in your account after 7 business days. We may decline to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. This non-contractual courtesy is not a line of credit or a contractual commitment on the part of our Bank, and may be withdrawn at any time with no obligation or liability on the bank. You will be notified by mail or electronically if you have chosen to receive notifications electronically from us, 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 overdraft plus our Insufficient Funds handling fee(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, drawing/presenting the item creating the overdraft shall be jointly and severally liable for such overdraft plus our Insufficient Funds handling fee(s). This non-contractual courtesy should not be viewed as an encouragement to overdraw your account. As always, we encourage you to manage your finances responsibly.

You should note that no additional courtesy amount will be included in your balance provided by a teller, at the ATM or through the Internet Banking, Mobile Banking or our 24-hour telephone banking service.

You may refer to your account's Terms and Conditions for the payment order of items as it is important to understand how items post to your account to avoid excessive overdrafts.

First Bank & Trust offers other services and products that are convenient to use to cover possible overdrafts on your account. You may set up an automatic sweep from your First Bank & Trust savings account or another checking account you have with us. This sweep is conditional on the sweep account having available funds to transfer. Please contact a new accounts representative for details and charges. Additionally, we offer an Advantage loan which may be used to cover overdrafts and charges. Please contact a lending officer for details. These products may offer a less expensive option than standard overdraft fees on your account.