

WHAT YOU NEED TO KNOW ABOUT
OVERDRAFTS AND OVERDRAFT FEES

An **overdraft** occurs when you do not have enough available funds in your Checking Account to cover a transaction at the time it is presented to us for authorization, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have the **Advancial Check Clear® Courtesy Overdraft (“Check Clear”)** program. You must “Opt In” to enroll in this service. See below for instructions on enrolling in this service.
2. We also offer **overdraft protection plans**, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our Check Clear program. To learn more, ask us about these plans.

Below you will find more information about our **Check Clear** program.

> **What is the Check Clear program that I can elect to have on my account?**

Under the Check Clear program:

We **do not** authorize and pay overdrafts on the following types of transactions unless you ask to “Opt-In.” If you “Opt-In,” we will authorize and pay overdrafts on the following types of transactions:

- Checks and other transactions made using your Checking Account number
- Automatic bill payments
- Recurring debit card transactions

You may additionally and separately “Opt-In” for:

- Everyday debit card transactions

We pay overdrafts at our discretion, which means we **do not guarantee** that we will always authorize and pay any type of transaction.

If we **do not** authorize and pay an overdraft, your transaction will be declined.

> **What fees will I be charged if Advancial pays my overdraft?**

Under the Check Clear program:

- We will charge you a fee of **\$10.00** each time we pay an overdraft
- We won't charge you more than two Check Clear Courtesy Overdraft fees per day

> **What if I want Advancial to authorize and pay overdrafts on the transactions described above?**

If you want us to authorize and pay overdrafts on the transactions described above at our discretion, check the appropriate box on your account application indicating that you would like to add Check Clear to the account. You have the right to revoke your consent at any time for any of these overdraft services.

You can make changes to your Check Clear program enrollment through one of the following methods:

- Call: 214.880.0141 or 800.322.2709
- In Person: Speak to a representative at any Advancial branch
- Online Banking & Advancial App: Login to your account then navigate to Manage > Enrollments > Courtesy Overdraft

Contact your local branch or the Member Service Center at 800.322.2709 for more information