

OVERDRAFT SOLUTIONS



Have you ever ...

Made an honest mistake in your checkbook? Found yourself “a little short?” Had unusual or unforeseen expenses at just the wrong time?

Relax. We offer overdraft solutions that are just right for you! Get peace of mind. Pick your solution(s) now!

	PREVENT	PROTECT		PAY	
AVAILABLE SOLUTIONS	STATEMENT BALANCING, EMAIL ALERTS, MOBILE BANKING	SAVINGS LINK	CONVENIENCE LINE	OVERDRAFT PRIVILEGE (ODP) BASIC	OVERDRAFT PRIVILEGE (ODP) PLUS <i>Must opt-in for service</i>
DETAILS	These free services allow you to keep track of your balance to ensure that you're on top of what is going on in your account.	Savings link allows you to set up an automated transfer between your checking account and other qualifying accounts to cover any unexpected mishaps.	Available to credit-qualified customers. Advances when checking account transactions exceed balance in account. Convenient repayment terms.	For qualified customers. Discretionary service with dynamic limits. Gives peace of mind so you don't have to worry about your checks, ACH items, automatic bill payments recurring debit card transactions.	In addition to services offered by ODP Basic, our ODP Plus is discretionary service that includes ATM transactions and Everyday Check Card transactions.
FEES	None	No fee for automated transfers. Limited to 6 transfers from a savings account per statement period.	\$32.00 annual fee 17.99% interest rate	No fee unless service is used. No fee is account is overdrawn by \$5.00 or less. \$32 for each item paid or returned. Limited to 5 fees per day (consumer accounts only).	No fee unless service is used. No fee is account is overdrawn by \$5.00 or less. \$32 for each item paid or returned. Limited to 5 fees per day (consumer accounts only).
HOW DO YOU GET IT?	Simply sign up for ebanking at townandcountrybank.com or peoplesprosperitybank.com . Then, customize your balance alerts or download our mobile banking apps.	Available to all customers. Stop by a branch to set up.	Subject to credit approval. Apply in branch.	Feature is enabled automatically at bank's discretion. See Overdraft Privilege Service Description for more complete information.	Use our Overdraft Election Form. Call 1.866.770.3100. Visit your branch and our staff will be happy to help you. You may opt-out at any time.

OVERDRAFT PRIVILEGE SERVICE DESCRIPTION

It is important for you to use your checking account responsibly and to never intentionally overdraw your account. However, Town and Country Bank (“we”, “us”, “our”, “Bank”) understands that financial shortfalls occur from time to time and we have several options available for you. As a benefit to our customers, we offer these useful services to cover you in the event that you overdraw your checking account.

Overdraft Privilege – is a discretionary deposit service available to customers who maintain their accounts in good standing and in a responsible manner. Overdraft Privilege is not a line of credit. With Overdraft Privilege we strive to pay your overdraft items up to your daily overdraft limit. Your overdraft limit may change based on your daily account activity. It is our obligation to operate in accordance with regulatory prescribed safety and soundness standards. A continuous evaluation of all accounts is performed to determine if it is financially sound to honor items which may cause an overdraft situation for a deposit account. Therefore your overdraft limit may change based on your daily account activity.

The account criteria evaluated include the following:

- Age of account
- Dollar amount of deposit and number of deposits
- Deposit frequency
- Previous overdraft activity
- History of overdraft repayment
- Account status relating to any legal or administrative order or levy

Eligible Accounts – If you maintain a consumer checking account (primarily used for personal and household purposes), and thereafter you maintain this account in good standing, which means:

- Making regular deposit consistent with your past practices
- Not in default of any loan obligation to Bank; and
- Not subject to any legal or administrative order or levy

Then we will consider paying overdrafts as a discretionary courtesy, which means we do not guarantee that we will always authorize and pay any type of transaction, defined as checks, preauthorized debits, or any other electronic transactions, presented for payment if the account does not contain sufficient collected and/or available funds. A fee of \$32 is assessed for each item paid or returned where there are insufficient available funds in the account. The total of your Overdraft Privilege balance, including any and all bank fees and charges, is due and payable upon demand, and you will continue to be liable for such amounts as described in the Deposit Account Agreement.

ATM and Everyday Check Card Transactions (Overdraft Privilege Plus) – We will only consider authorizing and paying ATM withdrawals and everyday debit card transactions, if you request us to do so, on your behalf. Directions on how to request this service is outlined in the “*What You Need to Know About Overdrafts and Overdraft Fees*” form, provided to you at account opening. You must opt-in to receive to receive this service.

Payment Order of Items – Our disclosure is provided on our Payment Order of Items form, provided to you at account opening.

Overdraft Privilege Opt Out – You may never need to take advantage of Overdraft Privilege, but you may find it useful in the event of an unforeseen shortfall. You may choose to opt-out of Overdraft Privilege at any time. If you decide at any time that you do not want to have the service, simply contact us at 866.770.3100. You understand that by opting-out you are instructing us to return unpaid items presented against insufficient funds in your account. If you opt-out, you will still be charged the \$32 non-sufficient returned item fee as disclosed on our fee schedule. Customers who receive a Social Security, federal direct deposit, or any other entitlement benefit must opt-out if they do not want us to apply those funds to pay an overdraft.

Termination of Overdraft Privilege Service – Approval of reasonable overdrafts through Overdraft Privilege Service or Overdraft Privilege Plus on consumer accounts in good standing is only a courtesy, and not a right or an obligation. It is within our sole and absolute discretion to cease this service at any time, without prior written notice, reason or cause.

OTHER OVERDRAFT PROTECTION OPTIONS

Savings Link – If you have other accounts with us, you can authorize us to set up an automated transfer between your checking account and other qualifying accounts to cover any unexpected mishaps. There is no fee for this service. You must request this service.

Convenience Line of Credit – A line of credit is available to qualifying customers. The line advances when your checking account transactions exceed the funds in your account. Subject to credit approval, annual fee, and interest on outstanding balance. Contact your banker for more complete information. Must apply for this service.

For any questions you have with regard to our overdraft solutions, please contact the Solution Center at 866.770.3100.



www.townandcountrybank.com



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