OVERDRAFT COVERAGE OPTIONS:
OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Blissfield State Bank understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options
The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Sweep From another deposit account you have at Blissfield State Bank[1]	**$5 fee per transfer**
Overdraft Protection Line of Credit[1, 2]	**Subject to fees + interest**
Overdraft Privilege Standard or Extended Coverage	**$28 Overdraft Fee (NSF Paid Item(s), Bounce Paid Item(s)) per item presented**

[1]Call us at (517) 486-2151, send us a secure message through online banking, or come by our office to sign up or apply for these service(s); [2]Subject to credit approval**.**

Overdraft Sweep & Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at Blissfield State Bank for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	**If you would like to select Extended Coverage for future transactions**:
Checks	**X**	**X**	• call us at (517) 486-2151 • complete the online consent form found at www.blissfieldstatebank.com • visit our office • complete a consent form and mail it to us at PO Box 40, Blissfield, MI 49228 • send us a secure message through online banking
ACH - Automatic Debits	**X**	**X**	
Recurring Debit Card Transactions	**X**	**X**	
Online Bill Pay Items	**X**	**X**	
Internet Banking Transfers	**X**	**X**	
Telephone Banking	**X**	**X**	
Teller Window Transactions	**X**	**X**	
ATM Transactions		**X***	
Everyday Debit Card Transactions		**X***	

*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage**.** If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Overdraft Privilege in its entirety by contacting us at (517) 486-2151 or sending us a secure message through online banking.

WHAT ELSE YOU SHOULD KNOW

- A link to another account or line of credit may be less expensive than an overdraft. A single larger overdraft will result in one fee, instead of multiple smaller overdrafts. Use our mobile, internet, and telephone banking services to track your balance. For financial education resources, please visit www.mymoney.gov.
- The $28 Overdraft Fee (NSF Paid Item(s); Bounce Paid Item(s)) that is charged if you overdraw your account is the same fee that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee (NSF Paid Item(s); Bounce Paid Item(s)) or a NSF Returned Item of $28. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.
- For consumer accounts, there is a limit of 3 Overdraft Fees (NSF Paid Item(s); Bounce Paid Item(s)) ($84) per day we will charge. We will not charge an Overdraft Fee (NSF Paid Item(s), Bounce Paid Item(s)) if a consumer account is overdrawn by $5 or less. These exceptions do not apply to business accounts.

- Recipients of federal or state benefits payments who do not wish us to deduct the amount overdrawn and the Overdraft Fee (NSF Paid Item(s); Bounce Paid Item(s)) from funds that you deposit or that are deposited into your account may call us at (517) 486-2151 to discontinue Overdraft Privilege.
- When we charge a NSF Returned Item, the charge reduces the Available Balance in your account and may put your account into (or further into) overdraft. We may use the terms "item" and "transaction" interchangeably.
- This describes the posting order for purposes of determining overdrafts. Our general policy is to post items throughout the day and to post credits before debits. ATM, ACH and debit card transactions are posted from lowest to highest dollar amount, while paper checks are posted in check number order; however, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees (NSF Paid Item(s); Bounce Paid Item(s)) or NSF Returned Items assessed.
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Terms and Conditions. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- We may be obligated to pay some debit card transactions that are not authorized through the payment system but which we are required to pay due to the payment system rules, and as a result you may incur fees if such transactions overdraw your account. However, we will not authorize debit card or ATM transactions unless your account's Available Balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees (NSF Paid Item(s); Bounce Paid Item(s)) for transactions that we would otherwise be required to pay without assessing an Overdraft Fee (NSF Paid Item(s); Bounce Paid Item(s)). However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.

Understanding your Available Balance: Your account has two kinds of balances: the Actual Balance and the Available Balance.
- We authorize and pay transactions using the Available Balance.
- Your Actual Balance reflects the full amount of all deposits to your account as well as payment transactions that have been posted to your account. It does not reflect checks you have written and are still outstanding or transactions that have been authorized but are still pending.
- Your Available Balance is the amount available to you to use for purchases, withdrawals, or to cover transactions. The Available Balance is your Actual Balance, less any holds due to pending debit card transactions and holds on deposited funds.
- The balance used for authorizing checks, ACH items, and recurring debit card transactions is your Available Balance plus the amount of the Overdraft Privilege limit and any available Overdraft Protection.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Standard Coverage is your Available Balance plus any available Overdraft Protection but does NOT include the Overdraft Privilege limit.
- The balance used for authorizing ATM and everyday debit card transactions on accounts with Extended Coverage is your Available Balance plus any available Overdraft Protection and includes the Overdraft Privilege limit.
- Because your Available Balance reflects pending transactions and debit holds, your balance may appear to cover a transaction but later upon settlement it may not be sufficient to cover such transaction. In such cases, the transaction may further overdraw your account and be subject to additional overdraft fees. You should assume that any item which would overdraw your account based on your Available Balance may create an overdraft. Note that we may place a hold on deposited funds in accordance with our Terms and Conditions, which will reduce the amount in your Available Balance.
- Please be aware that the Overdraft Privilege amount is not included in your Available Balance provided through online banking, mobile banking or Blissfield State Bank's ATMs.
- We will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the Available Balance in your account. If your account is overdrawn after the held funds are added to the Available Balance and the transaction is posted to the Available Balance, an Overdraft Fee (NSF Paid Item(s); Bounce Paid Item(s)) may be assessed.
- Except as described herein, we will not pay items if the Available Balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).

Understanding Overdraft Privilege Limits
- New consumer and business checking accounts will receive a $100 Introductory Overdraft Privilege limit at account opening that will be increased up to $1000, based on account type, after 30 days in good standing for consumer accounts or to $1000 after 30 days in good standing for business accounts.
- Overdraft Privilege may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (517) 486-2151 or visit our office.