

## Overdraft Disclosure

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This Overdraft Disclosure is applicable to HTLF Bank and will be referred to as we, us or The Bank.

The Bank believes that it is important to use your checking account responsibly. We also understand that mistakes and financial shortfalls happen from time to time. Whatever your circumstance, we provide overdraft and nonsufficient funds (NSF) services that are designed to assist you through short-term difficulties. The following three services are available to protect you in the event that your checking account should become overdrawn:

### **Overdraft Privilege™ (ODP)**

ODP is a service that provides a pre-determined “safety net” in the event your account should become overdrawn. The Bank may pay a transaction even though nonsufficient funds exist in the account, saving you from the inconvenience, cost, and possible embarrassment of having your transaction denied. This service will not cover ATM withdrawals or everyday card transactions unless you provide your consent. A \$35.00 fee will be assessed for each overdraft created and paid. Overdraft Privilege™ balances must be repaid within 30 days. Overdrafts will be paid at the Bank’s discretion and this is not a guarantee of payment on all transactions. For example, we typically do not pay overdrafts if the customer’s account is not in good standing (as defined in the Personal Deposit Account Agreement and Disclosure) and the account is being handled irresponsibly.

**You may enroll in or remove Overdraft Privilege™ at any time by contacting your local banking center.**

### **Overdraft Transfer**

This service provides overdraft protections from another checking, savings, or money market account. In the event of a negative available balance, the amount and the \$10.00 fee will automatically be transferred from the predetermined account to cover the negative available balance. The \$10.00 per use fee will be deducted from the checking account that has this overdraft protection. The \$10.00 Overdraft Transfer fee will not be charged when the account is overdrawn (\$5.00) dollars or less.

### **Ready Reserve**

This service is an unsecured revolving line of credit attached to a checking account and designed to provide overdraft protection. Qualification will be based on your application and credit approval. Loan advances will automatically transfer the exact amount to cover the overdrafts up to your credit limit. A \$25.00 annual fee will be assessed.

## **IMPORTANT THINGS TO KNOW**

Your financial fitness is important to us. If we notice you are using Overdraft Privilege™, we will offer other overdraft protection plans options, such as a link to a savings account, which may be less expensive than our standard overdraft practices.

The order in which credits, checks, debits and other withdrawals from your account are paid can make a difference in the event your account is short of funds. We credit and pay items in a manner that is most fair to our customers by crediting and paying in the following presentment order:

- Deposits and other credits
- ATM Transaction
- Debit Card Transactions - posted according to the time the *final* authorization was processed
- Wire Transfers
- ACH Items
- On-us Checks presented for cash payment – posted in numerical order from lowest check number to highest
- Checks – posted in numerical order from lowest check number to highest

## Overdraft Disclosure

### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that are available with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### What are the standard overdraft practices that you may elect to have on your account?

At our discretion, we may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you have provided consent to do so:

- ATM transactions
- 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 the Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- No fee will be charged when the account is overdrawn five dollars (\$5.00) or less.
- Overdraft fees are assessed up to five items per day.

### What if I want the Bank to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you must "Opt In".

You may "Opt In" by visiting any one of our local banking centers or by calling the number for your local division listed below:

HTLF Bank Division	Phone	Addresses
Arizona Bank & Trust	877.280.1857	2036 East Camelback Road Phoenix, AZ 85016
Bank of Blue Valley	877.280.1862	11935 Riley Street Overland Park, KS 66213
Citywide Banks	877.280.1859	1800 Larimer Street Suite 100 Denver, CO 80202
First Bank & Trust	877.280.1864	9816 Slide Road Lubbock, TX 79424
Illinois Bank & Trust	877.280.1853	4571 Guilford Road Rockford, IL 61107
Minnesota Bank & Trust	877.280.1860	7701 France Avenue South Suite 110 Edina, MN 55435
New Mexico Bank & Trust	877.280.1856	320 Gold Ave SW Suite 100 Albuquerque, NM 87102
Premier Valley Bank	877.280.1863	255 East River Park Circle Suite 180 Fresno, CA 93720
Rocky Mountain Bank	877.280.1858	2615 King Ave W Billings, MT 59108
Wisconsin Bank & Trust	877.280.1855	119 Junction Road Madison, WI 53717

YOU MAY CHANGE OR REVOKE THIS CONSENT AT ANY TIME BY NOTIFYING US BY CALLING THE NUMBER OF YOUR LOCAL BANK LISTED ABOVE.