



## Overdraft Services

### One Size Does Not Fit All

First Nebraska Bank offers a wide variety of products and services designed to help you prevent overdrafts, as well as the inconvenience and possible merchant fees incurred as a result. Our overdraft protection options allow you to choose the products and services that are right for you when unanticipated expenses or unforeseen problems may leave you short of funds.

#### The following overdraft services are listed in order of cost, from low to high:

- **Account Alerts** — With online banking, you can set up account alerts via email or text message to your phone. By using account alerts, you may be able to take action to avoid overdrawing your account. Simply log in to our online banking and click on the My Alerts tab, choose DDA Alert and select from the following options: Check Cleared Alert, Daily Account Balance Alert, Low Checking Balance Alert or Pending Checking Transaction Alert.
- **Sweep (Transfer) From Another Checking or Savings Account** — You can set up a sweep from another First Nebraska Bank account to your checking account if it becomes overdrawn. To set up the sweep is free, but there is a \$3 fee for each automatic sweep. This option works well for customers who maintain higher balances in other accounts, such as a savings account. Fees may apply on the related savings or money market account if the number of transactions goes over withdrawal limits. See your account opening disclosures for more details.
- **Overdraft Protection Loan** — A revolving Overdraft Protection Loan will advance funds automatically to your checking account to help you avoid an overdraft and resulting overdraft/NSF fee of \$32 per item. This Overdraft Protection Loan does have an annual fee of \$30, regardless of the number of times you access it. Ask for more details about Overdraft Protection Loans at your local branch.  
  
If you are approved for an Overdraft Protection Loan, you will be required to comply with the Overdraft Protection Loan Agreement, including its repayment terms and interest rate charged.



*It all starts with a seed.*



## Standard Overdraft Privilege Program

We offer a discretionary service called Overdraft Privilege that may pay your inadvertent overdrafts on your account. This service may reduce the possibility of your checks and other items from being returned and the possibility of merchant charges for the returned items. You do not need to do anything to get this service, and there is no charge to you unless you use it. We are not obligated to pay every overdraft and not all accounts are eligible.

You will be charged an overdraft fee of \$32 for each item that overdraws your account. If we decide not to pay the item and return it, you will be charged an NSF (non-sufficient funds) fee of \$32. A continuing overdraft fee of \$32 will be assessed every seven calendar days that the account remains overdrawn. Fees charged for NSF and overdrafts as well as the amount of the item paid, will be subtracted from Overdraft Privilege limits given. This service will not pay overdrafts made by your ATM and one-time debit card transactions.

• **Overdraft Privilege Program With ATM and Debit Card Coverage** — This service has the same benefits as the Standard Overdraft Privilege Program, with the addition that we will also consider payment of ATM and everyday one-time debit card transactions. This may reduce the possibility of your ATM and one-time debit card transactions being refused. You must enroll or opt in to this service, and you will be charged an overdraft fee of \$24 for each ATM or everyday one-time debit card item paid. A continuing overdraft fee of \$32 will be assessed every seven calendar days that the account remains overdrawn.

You may opt out of all of the Overdraft Privilege Program or just the payment of your ATM or one-time debit card transactions at any time.

• **Return All Items** — With this option, we will attempt to return all items presented for payment from your account that would have overdrawn the account, and you will be charged a NSF fee of \$32 per item. We will attempt to decline ATM and one-time debit card transactions, and you will not be charged an overdraft fee of \$24 if your checking account becomes overdrawn unintentionally.

If you have set up recurring debit card transactions (such as monthly phone or utility bills), then these transactions may still be paid unintentionally, and you may be charged an overdraft fee of \$32. With this service, it is important to note that additional fees may still be charged by merchants who have items returned to them unpaid, and they may also present these items to us for payment a second time — potentially causing us to charge you an additional NSF fee of \$32. Bank service charges and NSF fees

may overdraw your account even though items are not paid. You may also be charged a continuing overdraft fee of \$32 every seven calendar days that your account remains overdrawn.

**Additional Overdraft Privilege Disclosures** — For customers with Overdraft Privilege, we will consider payment of your inadvertent checks and ACH overdrafts up to \$500, depending on the type of account you have. Accounts with an overdraft protection loan will not be eligible for Overdraft Privilege. If you formally enroll or opt in to payment of your ATM and one-time debit card transactions, these items will be considered for payment with the same limits stated above as that for checks, ACH transactions and recurring POS transactions.

We will consider, without obligation on our part, continuing to approve your reasonable overdrafts up to your assigned Overdraft Privilege limit as long as you maintain your account in good standing, which includes at least the following: (1) making regular deposits to the account; (2) not having your account balance negative for over 30 days; (3) not being in default on any loan obligations with us and; (4) your accounts are not subject to garnishment, levies, bankruptcy or tax liens.

We may refuse to pay any item that would overdraw your account, even if you are in good standing and we have previously paid such items. We expect that you will pay all fees assessed on the account immediately by depositing funds into the account to create a positive balance. By doing so, you may avoid further overdraft/NSF fees and a continuing overdraft fee of \$32 assessed every seven calendar days that the account remains overdrawn.

You may incur multiple overdraft or NSF fees in a day up to a limit of \$192 per day, per account. Overdraft Privilege service does not constitute an actual or implied agreement between you and us, nor does it constitute an actual or implied obligation of or by us. This service is purely discretionary and may be withdrawn or withheld by us at any time without prior notice, reason or cause.

## How to set up, change or cancel your overdraft products and services coverage:

You can set up, change or cancel your overdraft coverage options any time by visiting a branch or calling us toll-free at 1-844-649-5691.