

## What Else You Should Know

- Coverdraft and Stand-by-Credit are less expensive options than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit [www.mymoney.gov](http://www.mymoney.gov).
- The \$30.00 Overdraft Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return Item Fee of \$30.00. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, First Federal Savings Bank will charge an Overdraft Fee or a Return Item Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item First Federal Savings Bank may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- For consumer accounts, there is a limit of 5 Overdraft Fees (\$150.00) per day we will charge. This exception does not apply to business accounts.
- We generally post items in the following order: 1) credits, 2) ATM and debit card transactions (in the order received), 3) ACH debits (in the order received), 4) checks (check number order); however, exceptions will occur. Holds on funds (described below) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.
- Although under payment system rules, First Federal Savings Bank may be obligated to pay some unauthorized debit card transactions, First Federal Savings Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available funds. If you consent to Extended Coverage on your consumer account, it will remain on your account until otherwise withdrawn.
- First Federal Savings Bank authorizes and pays transactions using the available balance in your account. First Federal Savings Bank may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available overdraft protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking, or First Federal Savings Bank ATMs.
- First Federal Savings Bank 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 may be assessed.
- Except as described in this letter, First Federal Savings Bank will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- First Federal Savings Bank may also suspend your debit card if your account is overdrawn more than thirty-two (32) consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- If your debit card is suspended, you will be unable to use your debit card for purchases or to access your account at the ATM, and if you use your debit card for recurring payments, e.g. utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.

- Overdraft Privilege may be reduced/suspended 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 thirty-two (32) days for a minimum of one business day. You must bring your account balance positive for at least one business day to have Overdraft Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account and Disclosure Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.
- Recipients of federal or state benefits payments who do not wish to deduct the amount overdrawn and the Overdraft Fee from funds that you deposit or that are deposited into your account may call us at (217)356-4111.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (217) 356-2265 or visit a branch.

Sincerely,

A handwritten signature in cursive script that reads "Elizabeth Reed".

Elizabeth Reed  
Senior Vice President of Deposit Acquisitions  
First Federal Savings Bank