

Overdraft Coverage Options

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

Service	Cost
Overdraft Protection link to another deposit account you have at TruMark Financial ¹	Free
Overdraft Protection link to a cash advance on your TruMark Financial credit card ^{1, 2}	Free; subject to interest
Overdraft Protection line of credit ^{1, 2}	Free; subject to interest
Overdraft Privilege	\$32 Overdraft Privilege fee per item

¹Call 1-877-TRUMARK, email us at memberservices@trumark.org, or come by a branch to sign up or apply for these services; ²Subject to credit approval.

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, cash advance, or line of credit you may have at TruMark Financial for a finance charge. Please note: Cash advances and 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 the **“What Else You Should Know”** section included with this disclosure 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	<ul style="list-style-type: none"> • Call 1-877-TRUMARK • Complete the online consent form found at trumarkonline.org • Visit any branch • Complete a consent form and mail it to us at 335 Commerce Drive Fort Washington, PA 19034 • Email memberservices@trumark.org
ACH - automatic debits	X	X	
Recurring debit card transactions	X	X	
Online bill payer items	X	X	
Online banking transfers	X	X	
Telephone banking	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.

Note: You can discontinue Overdraft Privilege in its entirety by calling 1-877-TRUMARK or sending an email to memberservices@trumark.org.

What else you should know

- A link to another account or a line of credit may help avoid an overdraft. A single larger overdraft may result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use TruMark Financial's mobile app, online/mobile banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$32 Overdraft Privilege fee that is charged if you overdraw your account is the same fee amount 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 Privilege fee or a Non-Sufficient Funds Fee of \$32. 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.
- 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, TruMark Financial will charge a Non-Sufficient Funds 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 TruMark Financial may pay the item, and, if payment causes an overdraft, charge an Overdraft Privilege fee.
- For consumer accounts, there is no limit on the total Overdraft Privilege fees per day we will charge. We will not charge an Overdraft Privilege Fee if a consumer account is overdrawn by \$5 or less due to a Debit or ATM transaction.
- The order in which items are posted is important if there is not enough money in your account to pay all of the items that are presented. The posting order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. The credit union processes multiple transaction items throughout the day. These items can include, but are not limited to, ACH, checks, external transfers, card transactions, and real time payments. Items are processed in the order they are received. If a check, item, or transaction is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). We will not charge you a fee for paying an overdraft of an ATM or everyday debit card transaction if this is a consumer account and you have not opted-in to that service. The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Although under payment system rules, TruMark Financial may be obligated to pay some unauthorized debit card transactions, TruMark Financial 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 Privilege fees for transactions that we would otherwise be required to pay without assessing an Overdraft Privilege fee. 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.
- TruMark Financial authorizes and pays transactions using the available balance in your account. TruMark Financial 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 TruMark Financial's mobile app, online/mobile banking, or TruMark Financial's ATMs.
- TruMark Financial 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 Privilege fee may be assessed.
- Except as described herein, TruMark Financial 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).
- New consumer and business checking accounts will receive an Overdraft Privilege limit of \$750/\$1,000 at account opening.
- 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 to \$100 by participation in certain loan types, if your account becomes inactive, 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 Overdraft Privilege limit 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 Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 1-877-TRUMARK or visit a branch.