

## OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PRIVILEGE AND OVERDRAFT PROTECTION

Life happens! Citizens Bank & Trust Company 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
<b>Overdraft Protection Link to Another Deposit Account you have at Citizens Bank &amp; Trust Company<sup>1</sup></b>	<b>\$0 fee per transfer</b>
<b>Overdraft Protection Line of Credit<sup>1, 2</sup></b>	<b>Subject to interest</b>
<b>Overdraft Privilege</b>	<b>\$29 Overdraft Fee per item.</b>

<sup>1</sup>Call us at (225) 687-5940, email us at opa@citizensbankandtrust.com, or come by a branch to sign up or apply for these services; <sup>2</sup>Subject to credit approval.

**Overdraft Protection** services apply 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 Citizens Bank & Trust Company for a 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 in order 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.

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"> <li>• call us at <b>(225) 687-5940</b>,</li> <li>• complete the online consent form found at <a href="http://www.citizensbankandtrust.com">www.citizensbankandtrust.com</a>,</li> <li>• visit any branch,</li> <li>• complete a consent form and mail it to us at 57910 Main Street, Plaquemine, LA 70764, or</li> <li>• e-mail us at opa@citizensbankandtrust.com</li> </ul>
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

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

You can discontinue the Overdraft Privilege in its entirety by contacting us at (225) 687-5940 or sending us an e-mail at opa@citizensbankandtrust.com.

### What Else You Should Know

- A link to another account or a line of credit is a less expensive option 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.
- The \$29 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 Fee of \$29. 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.

- For consumer accounts, there is a limit of 5 Overdraft Fees (\$145) per day we will charge. We will not charge an Overdraft Fee if a consumer account is overdrawn by \$10 or less. These exceptions do not apply to business accounts.
- We generally post items in the following order: 1) credits, 2) ATM and debit card transactions (low to high by dollar amount), 3) ACH debits (low to high by dollar amount, 4) checks cashed at Citizens (check serial order) then all other checks (check serial 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, Citizens Bank & Trust Company may be obligated to pay some unauthorized debit card transactions, Citizens Bank & Trust Company 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 on your consumer account 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 that could result in restriction of your debit card.
- Citizens Bank & Trust Company authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds, and does not include any deposited funds on hold. Citizens Bank & Trust Company may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protection and/or the amount of the Overdraft Privilege limit, may be used to authorize and pay a transaction.
- Please be aware that the Overdraft Privilege amount is not included in your balance provided through online banking, mobile banking or Citizens Bank & Trust Company's ATMs.
- Citizens Bank & Trust Company 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, Citizens Bank & Trust Company 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).
- We may restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Overdraft Privilege limit. If you use your debit card for recurring payments, e.g., utilities, and your debit card is ever suspended, these transactions will be returned to the payee(s). You will need to make other arrangements to make these payments to the payee(s).
- An Overdraft Privilege limit of \$100 is available for eligible Personal Checking accounts at account opening.
- Overdraft Privilege limits of up to \$500 are available for eligible Personal Checking accounts opened at least 60 days in good standing and up to \$1000 for eligible Business Checking accounts opened at least 60 days in good standing.
- 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 discontinued 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.
- 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 (225) 687-5940 or visit a branch.