

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Troy Bank & Trust 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
Overdraft Protection link to another deposit account you have at Troy Bank & Trust ¹	No fee
Overdraft Protection Line of Credit ^{1, 2}	Subject to a \$1 monthly fee + interest
Overdraft Privilege Standard or Extended Coverage	\$25 Overdraft Funds Paid Charge per item presented*

¹Call us at (334) 566-4000, send us a secure message through online banking, or come by a branch to sign up or apply for these services; ²Subject to credit approval.

*** Per item presented means each time an item is presented, including re-presentation.**

Overdraft Protection applies 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 Troy Bank & Trust. Please note that overdraft lines of credit are subject to a fee or finance charge, as well as 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 ***What Else You Should Know*** 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: • call us at (334) 566-4000 • complete the online consent form found at www.troybankandtrust.com/overdraft-coverage/ • visit any branch • complete a consent form and mail it to us at 1000 Highway 231 South, Troy, AL 36081 • send us a secure message through online banking
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	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.

If you want to discontinue Overdraft Privilege in its entirety, contact us at (334) 566-4000 or send us a secure message through online banking.