

Important Information about Overdrafts

What is an Overdraft?

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. The payment of overdraft items is discretionary and the Bank reserves the right not to pay.

What fees are charged for Overdrafts?

- If an overdraft item is paid, a \$35 Overdraft Fee is charged for each item.
- If an overdraft item is returned, a \$35 Returned Item Fee is charged for each item.
- We charge no more than five (5) Overdraft and/or Returned Item fees per day.
- We will not charge an Overdraft or Returned Item Fee
 - If we decline an ATM transaction or everyday debit card transaction.
 - If your account balance at the end of the business day is overdrawn by \$10 or less.
 - If the overdraft item is for \$10 or less.
 - If your available balance was sufficient at the time a debit card transaction was authorized, even if your account balance is overdrawn at the time the transaction is presented for payment.

How to Avoid Overdrafts

- **Know your balance:** One of the best ways to prevent an overdraft is to monitor your account balance using one or more of the following tools:
 - **Internet Banking** - View all of your deposit available balances and transaction information. Your available account balance is updated throughout the day. View check and deposit images. Easily transfer money between your accounts.
 - **Orange Bank & Trust Mobile Banking and Mobile App¹** - Our mobile banking app lets you access and manage your accounts and services wherever you are. All you need is to be enrolled in Internet Banking, have a valid mobile phone and number with access to a web browser and the Internet. Use Mobile Banking or the Mobile app to transfer funds, pay bills, make deposits, view account history, and locate a Branch or ATM.
 - **Account Alerts²** – Through Internet Banking, choose the alerts you want and how you want to receive them (e-mail, text, voice).
 - **Text Banking²** - Set up text banking and use quick text messages to check your balance and transfer money between your Orange Bank and Trust deposit accounts. We keep you up to date about your accounts. Text any of the following commands to 226563.

Text Command	Action
BAL or BAL <account nickname>	Receive account balance (If no account nickname is included, the balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking (for example, your website or phone number)
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

- **TELLER-PHONE** - Call, securely, any time, 7 days a week. Check account balances, checks paid or deposits credited and review ATM transactions. If you already have an account, just call 845-341-5100 or toll free 1-888-341-5100.
- **Contextual Personal Financial Management (CPFM)³** – Available for consumer clients through Internet Banking. CPFM allows you to budget and manage your finances, view spending limits and categorize your transactions.
- **Know how transactions post to your account:** Posting order is the order in which Orange Bank & Trust applies deposits and withdrawals to your account. The posting order of these items is important because if there is not enough money in the account to pay for the items in the order they are processed, there may be an overdraft on your account which may result in an overdraft or non-sufficient funds fees. Orange Bank & Trust posts transactions in the following order.
 - All credit transactions are processed first
 - Then debits or withdrawals are processed as follows: electronic items such as ATM and Preauthorized transactions, then checks are paid in serial number order.
 - Finally, fees are assessed

Overdraft Protection

Orange Bank & Trust also offers, Credit \$ Overdraft Protection⁴, a line of credit that can help protect your account from accidental overdrafts and returned item fees.

How It Works	Transactions that overdraw your checking account will be paid using available funds from the Credit \$ Overdraft Protection. Funds are transferred from the Credit \$ Overdraft Protection to your checking account in increments of \$100 to cover the negative balance.
What transactions are covered?	All transactions including checks, automatic bill payments, ATM and debit card Transactions, and any other transactions made using your checking account number.
Credit Limit	Minimum Credit Limit: \$500 Maximum Credit Limit: \$1,000
Annual Percentage Rate (APR)	Fixed APR of 16.00% on the outstanding loan balance.
Fees	No annual fee No advance/transfer fee

Questions

If you have questions or want more information about overdrafts

- Visit: www.orangebanktrust.com
- Call us at 845-341-5000 or toll free 1-888-341-5100
- Stop by your local branch

¹ Enrollment is required. Message and data rates may apply.

² Enrollment is required. Message and data rates may apply. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations.

³ Enrollment is required.

⁴ Subject to credit approval. Not all applicants will qualify. Other terms and conditions may apply.