

Overdraft Options:

There are several ways your account can become overdrawn, such as (1) the payment of a check, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available.

We recommend that you stay up-to-date on your account activity by balancing your checkbook and reviewing your statements, to guard against overdrafts. Our Online and Mobile Banking can also help you keep track of your account activity and available balance, to avoid overdrafts.

We offer three options to you to cover your overdrafts:

Savings Sweep: In the event an overdraft situation should occur, we'll transfer funds from your BS&L savings account (or another checking account in your name) to cover an overdraft on your checking account.

Overdraft Sweep (per transfer from Checking or Savings).....\$5.00 per Sweep
Funds sweep in the amount of your overdraft plus \$0.01.

Overdraft Protection Line of Credit: Our Overdraft Protection Line of Credit is attached to your BS&L checking account and advances funds to your account if an overdraft occurs. Subject to credit approval.

Annual Fee.....	\$30.00
Annual Percentage Yield (APY).....	18.00%
Credit Limit.....	\$500.00
Funds Advance in increments of.....	\$50.00

Courtesy Coverage: Courtesy Coverage is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. If your account qualifies for Courtesy Coverage you will be notified in writing. Courtesy Coverage is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or sole proprietor business use. The Bank reserves the right to limit participation to one account per household (or sole proprietor business) and to suspend, revoke, or discontinue this service without prior notice.

➤ **What are the standard overdraft practices that come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions listed below unless you ask us to by completing and signing our Card Opt-in Agreement:

- ATM Transactions
- Everyday Debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined or returned.

➤ **What fees will I be charged if Brattleboro Savings & Loan pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an Overdraft Paid Item Fee of \$30 each time we pay an overdraft.
- Also, if your account is overdrawn for 35 or more consecutive business days, we will charge an additional \$5 per day.
- There is a daily maximum of six (6) overdraft fees. The daily maximum is \$180 in total fees we will charge for overdrawing your account.
- If an item is not paid, we will charge you an Overdraft Return Item Fee of \$30 unless you have opted out of our discretionary overdraft service. In that case, you will not be charged an overdraft fee.
- Please refer to our Schedule of Fees for additional information.

➤ **What if I want Brattleboro Savings & Loan to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you will ask us to by completing and signing our Card Opt-In Agreement.

➤ **When will Brattleboro Savings and Loan pay my overdrafts?**

- If you maintain your account in “good standing”, we may approve your overdraft items within your unused Courtesy Coverage limit as a non-contractual courtesy. For Courtesy Coverage consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Courtesy Coverage as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

➤ **Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail or by phone by calling 802-254-5333.**

➤ **You may opt out of our entire Courtesy Coverage Program at any time by contacting us either in person, by mail or by phone by calling 802-254-5333.**

Please refer to the General Fee Schedule that you are provided at account opening for our full list of charges or fees (including overdraft fees) that may be associated with your account. You may also contact us either in person, by mail or by phone by calling 802-254-5333 for additional information about any of our products or services.