

Overdraft Protection

Overdraft Protection is an automatic, discretionary privilege that provides you peace of mind knowing that your debit card, ATM, in-person, ACH, transfer, wire or check transactions will be paid in the event you become overdrawn. You must also choose to 'opt in' to Debit Card Overdraft Protection (see below) for certain card transactions to be paid. Overdrafts are paid at the bank's discretion and determined on risk factors such as the average collected balance, number of overdrafts, number of days the account has been open, and other account balances.

You have the right to decline Overdraft Protection, however, if you decline Overdraft Protection, your checks will be returned unpaid, in-person withdrawals will be denied, and ATM and debit card transactions will be declined if you do not have sufficient funds (even if you have 'opted in' to Debit Card Overdraft Protection.) If you decline Overdraft Protection, you are presumed to 'opt out' of Debit Card Overdraft Protection.

Debit Card Overdraft Protection

You may choose to 'opt in' or 'opt out' of Debit Card Overdraft Protection. 'Opting in' allows First Fidelity to approve one-time debit card or ATM transactions up to the Overdraft Protection limit. The standard \$25 Overdraft Fee applies when any item is paid. The standard \$12.50 Insufficient Fee applies when any item is returned.

'Opting out' prohibits First Fidelity from paying one-time debit card or ATM transactions, even if you have Overdraft Protection. The transaction is denied at the merchant or ATM. Overdraft fees will not be charged for one-time debit card or ATM transactions.

The chart below illustrates the way Overdraft Protection and Debit Card Overdraft Protection will affect overdraft items on your account.

Overdraft Protection	Debit Card Protection	Handling of Overdraft Items
Yes	Yes	Pay all items up to limit (based on factors stated above). Fees charged on all items.
Yes	No	Pay all items to limit (based on factors stated above) except ATM and one-time debit card transactions. Fees charged on all items except ATM and one-time debit card transactions.
No	No	ATM and one-time debit card transactions declined. Items may be returned if account lacks sufficient funds. Fees charged on all items except ATM and one-time debit card transactions.

Important Overdraft Protection Details

1. If your account is overdrawn 45 days or more, your account will be closed, submitted for collection, and reported to consumer reporting agencies.
2. The \$25 Overdraft Fee applies to paid items that overdraw your account more than \$5. There is no charge for an overdraft resulting in a negative balance of \$5 or less. There is no charge for any item in the amount of \$5 or less (regardless of resulting balance).
3. The \$12.50 Insufficient Fee applies to returned items that overdraw your account more than \$5. There is no charge for an overdraft resulting in a negative balance of \$5 or less. There is no charge for any item in the amount of \$5 or less (regardless of resulting balance).
4. If you are overdrawn for 7 consecutive calendar days, you will be charged a one-time \$25 fee.
5. The bank limits the combined number of Overdraft and/or Insufficient Fees charged to 5 per day.
6. Overdraft items paid, including any fees, that result in a negative balance are also deducted from any overdraft protection limit.
7. First Fidelity strongly discourages the use of the Overdraft Protection Program. It is a discretionary privilege that may be revoked at any time. If your overdraft privilege is revoked, you will receive written notification.
8. On the day transactions are presented for payment, they are paid in the following order: ATM, Debit Card, ACH and Checks, which are paid in check number order.
9. Overdraft and/or Insufficient Fees may be assessed each time an item is presented (or represented) for payment.

Other Overdraft Products Available

Personal Line of Credit < \$5,000

Minimum: \$500 - **Maximum** \$5,000 **Term:** No term

Repayment Terms: Minimum monthly payment of \$25 or 1.50% of the current principal, whichever is greater, plus accrued interest. **Payment**

Options: Variable payments based on your outstanding balance. Repay the principal at any time. No prepayment fees. **Advance Fee:** \$5 fee for each loan advance. Automatic transfer from a FFB checking account in \$100 increments. Payment of overdrafts at the bank's discretion outlined in the Overdraft Protections section above will not apply if the account is linked to a Personal Line of Credit.

Pricing & Credit limit: The rate and credit limit will be determined by the credit score.

Ready Reserve

Ready Reserve is available on all accounts except Fresh Start and Freedom Checking. Automatic transfers to cover overdrafts may be made between two designated accounts. If funds transferred cover items being presented for payment, the normal Overdraft or Insufficient Fee is waived. Transfers are in increments of \$100.



(800) 299-7047

OVERDRAFT SERVICES CONSENT FORM
GOVERNMENT REQUIRED DISCLOSURE

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
We also offer overdraft protection plans, such as a link to a Checking, Savings, or Line of Credit account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

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

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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.

WHAT FEES WILL I BE CHARGED IF FIRST FIDELITY BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to \$25.00 each time we pay an overdraft.
If your account is overdrawn for 7 or more consecutive calendar days, we will charge an additional \$25.00 as a one-time fee.
There is a limit of \$125.00 on the total fees we can charge you for overdrawing your account per day.

WHAT IF I WANT FIRST FIDELITY BANK 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, call (800)299-7047, visit www.ffb.com, or complete the form below and present it at any of our locations or mail it to:

First Fidelity Bank
P.O. Box 32282
Oklahoma City, OK 73123

Overdraft Protection (initial one)

I do not want First Fidelity Bank to authorize and pay overdrafts on my transactions besides ATM and everyday debit card transactions.

I want First Fidelity Bank to authorize and pay overdrafts on my transactions other than ATM and everyday debit card transactions.

Debit Card Protection (initial one)

I do not want First Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want First Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. This option can only be selected if you selected to Opt-In to Overdraft Protection above.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____