

Helpful Tips to Avoid Overdrafts

We review our overdraft report daily, and do not charge an overdraft fee on your account when we determine that your account is overdrawn by a total amount less than \$10. We typically pay most checks for a fee. We also offer several services to help you avoid overdrafts and keep your checking account in the black:

1. Link with Savings.

Automatically pull funds from your savings account¹ when your checking account goes negative.

2. Link with Personal Line of Credit.

You may apply for a Personal Credit Line (PCL). If you meet the underwriting standards, the PCL will be set up for you. You may then link your PCL to your checking account. If an overdraft occurs, a transfer will be made from your PCL to your checking account. There is an annual fee for a PCL.

3. Opt-Out of Overdraft Services.

If you've experienced repeated difficulty with overdrafts, *My Bank* First United will honor your request to decline coverage of overdrafts (i.e., opt-out) resulting from any non-electronic transactions; such as checks. This opt-out means items presented against insufficient funds will be returned as applicable by law. Any previous "opt-in" request to our Standard Overdraft Protection will be discontinued which may result in ATM or Point of Sale transactions being rejected or declined at the time of transaction. Customers are responsible for the return items charges from *My Bank* First United, as well as any charges from the merchant for return of the item. Most customers prefer to avoid these additional charges and the embarrassments of declined payments, so this opt-out is intended as a last resort in special circumstances. This option may not result in a reduction of fees.

1-888-692-2654

MyBank.com

Customer Care Center

Monday-Friday 8:00 AM to 10:00 PM

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¹ Transfers and withdrawals to another account or to third parties by preauthorized, automatic, telephone, computer transfers, check, draft, or similar order to third parties is limited to only six (6) per month or statement cycle.