

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At Patriot Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned.

That's why we provide "Overdraft Privilege," a special overdraft service for Patriot Bank's checking customers.

What is Overdraft Privilege?

Overdraft Privilege is an overdraft service requiring no action on your part. You don't have to sign anything. Your Overdraft Privilege limit amount will be automatically assigned.

How does Overdraft Privilege work?*

As long as you maintain your account in good standing, Patriot Bank may approve your overdrafts within your current available Overdraft Privilege limit. Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing. Your account is in good standing if you (1) demonstrate responsible account management—such as making regular deposits to bring your account to a positive end-of-day balance at least once every 30 days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account. Please note that the amount of the overdraft plus our OD Paid Item(s) charge of \$29.95 for each item will be deducted from your overdraft limit. If the item is returned, the NSF Return Item(s) charge of \$29.95 will be deducted from your account. No interest will be charged on the overdraft balance.

*Please refer to the customer overdraft for additional details.

How do I know when I use the overdraft limit?

You will receive an overdraft notice in the mail each time items are paid. The notice will show the check number, amount and the OD Paid Item(s) charge. You will need to subtract the total fees when balancing your checkbook.

What is my Overdraft Privilege limit? If I have two checking accounts, can I get Overdraft Privilege on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on all eligible accounts.

Freedom Checking	\$ 500
Liberty Checking	\$ 500
Independence MM Checking	\$ 1,000
Business Checking	\$ 1,000
Business Interest Checking	\$ 1,000

What if I go beyond my Overdraft Privilege limit?

Overdrafts above and beyond your established Overdraft Privilege limit may result in a check or checks being returned to the payee. The NSF Return Item(s) charge of \$29.95 will be charged per item and assessed to your account. An NSF notice will be sent to notify you of items paid and/or returned.

How quickly must I repay my Overdraft Privilege?

You should make every attempt to bring your account to a positive balance as soon as possible, and must do so within 30 days. If you are not able to bring your account to a positive end-of-day balance within 30 days, you will receive a letter from Patriot Bank informing you of the situation and your options. If, thereafter, your account has not been brought to a positive end-of-day balance, we may suspend your account and take other steps to recover the funds.



What does my Overdraft Privilege cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our OD Paid Item(s) charge of \$29.95 for each overdrawn item created by check, in-person withdrawals, ATM withdrawals or other electronic means paid under the limit. For example, three paid items in one day will result in \$89.85 in OD Paid Item(s) charges. To help you manage your account, the total fees you have paid for items (both paid or returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What are some of the ways I can access my Overdraft Privilege limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Overdraft Privilege limit and indicates whether or not this limit will be reflected in the balance provided.

ACCESS POINTS	IS MY OVERDRAFT PRIVILEGE LIMIT AVAILABLE?	DOES THE BALANCE PROVIDED REFLECT MY OVERDRAFT PRIVILEGE LIMIT?
Teller	Yes	No
Writing A Check	Yes	-NA-
Patriot Bank Debit Card	Yes	-NA-
ATM Withdrawal	Yes	No
ACH-Auto Debit	Yes	-NA-
Patriot Bank Online Banking	Yes	Yes
Telephone Banking	Yes	No