

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Germantown Trust & Savings Bank (GTSB) understands that unexpected overdrafts occur from time to time. Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another deposit account you have at GTSB ¹	\$1 fee per transfer; full overdrawn amount, including transfer fee, needs to be available in your linked account
Overdraft Privilege Extended or Standard Coverage	\$30 Overdraft Item Fee per item presented*

¹Call us at (618) 523-4202, email us at dataprocessing@gtsb.com or send us a secure message through online banking, or come by a branch to sign up for this service

*** Per item presented means each time an item is presented, including re-presentation**

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at GTSB for a fee. Please note that overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> • call us at (618) 523-4202 • complete the online consent form found here • visit any branch • complete a consent form and mail it to us at P.O. Box 246, Germantown, IL 62245 • sign into your GTSB online banking to access the Enrollment Forms section • email us at dataprocessing@gtsb.com
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

If you want to discontinue Overdraft Privilege in its entirety, contact us at (618) 523-4202, or email us at dataprocessing@gtsb.com or send us a secure message through online banking.