

At *My Bank First United*, we're your financial partner, and we strive to help our customers responsibly manage their finances, including avoiding overdrafts. Let's take a look at how we can help you avoid overdrafts and their related fees.



We're Here to Help

If you have questions about avoiding overdrafts, or any of our overdraft services, please talk with a friendly customer service representative at any branch, visit our web site at www.mybank4.com/overdraft or call us at 1-888-mybank4.

1-888-MYBANK4

CUSTOMER SERVICE HOURS

Monday - Friday
8 a.m. - 10 p.m.

Saturday
8:30 a.m. - 4 p.m.



211 E. Green Street, Oakland, MD 21550

Member
FDIC

Helpful tips to stay out of the red Avoiding Overdrafts



How 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.

For more information on these methods of overdraft services contact our Customer Service Center at 1-888-692-2654 or visit our website — www.mybank4.com.

¹Transfers 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.

Smart Banking

In addition to our overdraft services, it's important to practice smart spending and responsible money management to avoid overdrafts and other issues. Here are a few handy tips for keeping an eye on your balance and spending wisely:

- 1. Personal Internet Banking.** Track your transactions and keep an eye on your balance with Personal Internet Banking. You can log in anytime, from anywhere, to see how much you have available in your account.
- 2. Alerts.** Our Personal Internet Banking lets you set up alerts that let you know when you've hit a critical low balance in your checking account, preventing you from overdrafting and giving you time to make a deposit or transfer before making additional purchases.
- 3. Sign up for Direct Deposit.** Your funds will be available immediately, so there's no risk of spending unavailable funds.
- 4. "Cushion" your checking account.** Keep a cushion balance in your checking account, and use Alerts to notify you when you hit that cushion balance, so you can make a deposit or transfer. If you never get down to zero, you can't go below zero!
- 5. Balance your checkbook weekly.** Don't wait until your monthly statement arrives. With Personal Internet Banking, you can easily track your transactions in real time, so you can have an accurate current balance in your pocket at all times.
- 6. Swipe mindfully.** Keep track of your ATM withdrawals and debit card purchases, and record them in your check register as soon as possible.



7. Don't forget about automatic bill payments.

If you have recurring bill payments scheduled through Personal Internet Banking, or with another institution, make sure you're accounting for these as you track your balance each month. It's a good idea to record these payments at the beginning of the month, even before they are paid, to ensure the funds are available.

8. Talk about it. If you have a joint checking account, make sure you and the other account holder(s) discuss your planned expenses and the current balance on a regular basis.

9. Wait for deposits to clear. Electronic check processing makes funds available faster, but you should still wait until a deposit officially clears before spending the funds. Use Personal Internet Banking or Telephone Banking to get an updated available balance.

10. Don't float checks. Don't write a check unless you know you have the available funds to cover the amount. Today's electronic check processing is faster than ever, meaning a check may be presented for payment sooner than you expect.

11. Don't post-date checks. Post-dated checks can legally be presented for payment before the post-date, meaning you may not yet have funds available to cover the check.

12. Pay with cash. If you have cash, you have available funds! Paying with cash is a great way to see your spending in a new way, and will prevent you from spending money that you don't have.