



Overdraft Coverage Options: Overdraft Privilege and Overdraft Protection

Option	Cost
Overdraft Protection Link to Another Deposit Account you have at CNB Bank & Trust ¹	\$10.00 fee per transfer
Overdraft Protection Line of Credit ^{1,2}	³ \$15.00 fee per transfer and \$25.00 annual fee + interest
Overdraft Privilege	\$30.00 NSF DDA Paid Fee per item. Daily fees may apply.

1. Call us at 866-342-2620, email us at ODP@cnbil.com or come by any branch to sign up or apply for these services. 2. Subject to credit approval. 3. line of credit fee effective starting on January 1st, 2020.

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at CNB Bank & Trust, N.A. 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 a secondary coverage if the other protection source is exhausted. Please review the "What Else You Should Know" section included with this disclosure for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (no action required)	Extended Coverage (your consent required)*
Checks	X	X
ACH- Automatic Debits	X	X
Recurring Debit Card Payments	X	X
Online Bill Pay Items	X	X
Internet Banking Transfers	X	X
Telephone Banking	X	X
Teller Window Transactions	X	X
ATM Transactions		X*
Everyday Debit Card Transactions		X*

If you would like to select Extended Coverage for future transactions:

* call us at **1-866-342-2620**

* complete the online consent form found at www.cnbil.com

* visit any branch

* complete the consent form and mail it to us at P.O. Box 350, Carlinville, IL 62626

* e-mail us at ODP@cnbil.com

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

You can discontinue the Overdraft Privilege in its entirety by contacting us at 866-342-2620 or sending us an email at support@cnbil.com.

What Else You Should Know

- * A link to another account or line of credit is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, Online Banking, and Infoline telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- * The \$30.00 NSF DDA Paid Fee that is charged if you overdraw your account more than \$5.00 is the same fee amount that is charged if an item is returned as unpaid. If your consumer account is overdrawn by \$5.00 or less, the NSF DDA Paid Fee is \$0.00. If multiple items overdraw your account on the same day, each item will be assessed an appropriate NSF DDA Paid Fee or a NSF DDA Return Fee of \$30. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- * If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, CNB Bank & Trust will charge an NSF DDA Return Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item CNB Bank & Trust may pay the item, and, if payment causes an overdraft, charge an NSF DDA Paid Fee.
- * If your account remains overdrawn by \$500 or more for 3 consecutive Business Days, we will charge your account a daily NSF DDA Paid Fee of \$5.00 for each of the consecutive Business Days, the account remains overdrawn, beginning with day 3.
- * For consumer accounts, there is a limit of \$150.00 NSF DDA Paid Fees per day we will charge. We will not charge an NSF DDA Paid Fee if a consumer account is overdrawn by \$5.00 or less. These exceptions do not apply to business accounts.
- * This describes the posting order for purposes of determining overdrafts. Our general policy is to post items in the following order: Fees, Online Payments, Debit Card Purchases, lowest to highest (including ATM withdrawals), ACH Payments, lowest to highest, Wires, and Checks in check number order; however, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of NSF DDA Paid Fees or NSF DDA Return Fees assessed.
- * Although under payment system rules, CNB Bank & Trust may be obligated to pay some unauthorized debit card transactions, CNB Bank & Trust will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- * Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring NSF DDA Paid Fees for transactions that we would otherwise be required to pay without assessing an NSF DDA Paid Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance that could result in suspension of your debit card. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- * CNB Bank & Trust authorizes and pays transactions using the available balance in your account. CNB Bank & Trust may place a hold on deposited funds in accordance with our Funds Availability Policy, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available overdraft Protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection, but does NOT include the Overdraft Privilege Limit. For accounts with Extended Coverage, the Overdraft Privilege Limit is included in the available balance for authorizing ATM and everyday debit card transactions.
- * Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or CNB Bank & Trust's ATMs.
- * CNB Bank & Trust will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an NSF DDA Paid Fee may be assessed.
- * Except as described herein, CNB Bank & Trust will not pay items if the available balance in your account (including Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- * CNB Bank & Trust may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described herein). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.

- * CNB Bank & Trust may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- * We will charge a fee of \$5.00 to reactivate your debit card if we suspend your debit card.
- * If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- * New consumer checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening that may be increased to \$500 or up to \$800 for accounts open more than 2 years after 30 days in good standing.
- * New business checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening that may be increased to \$1,200 if opened at least 60 days in good standing.
- * Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- * Overdraft Privilege may be reduced if you default on any loan or other obligation with us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 32 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- * Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at 866-342-2620 or visit a branch.

