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| | *(Default)* | *No Overdraft Service for Debit Card Transactions* | If you choose not to opt-in to any kind of overdraft service, debit card transactions that would cause an overdraft will be declined at no cost to you. |
| | *Overdraft Privilege Opt-In* | *Overdraft Service for Debit Card Transactions* | Debit card transactions (purchases and ATM withdrawals) will be approved and you'll be charged our standard overdraft fee(s). |
| | *Account Link* | *Overdraft Service through Linked Accounts* | Funds will be transferred from another First American checking, savings or money market account to cover the amount of the overdraft. |
| | | | Per occurrence. |
| | *Redi-Reserve* | *Overdraft Service through Line of Credit* | Funds will be added to your checking account for the exact dollar amount of the overdraft each night up to a maximum of $500. With your next deposit(s), the outstanding line of credit balance (plus interest and fees) will be repaid. |
| | | | |
| | | | Subject to credit approval. |
| | *Check Credit* | *Overdraft Service through Line of Credit* | Funds will be added to your checking account in multiples of $100 up to your approved limit. Pay back your line of credit whenever you wish or a payment will be automatically deducted out of your checking account on your statement date (equal to the greater of 5% of the balance or $50). |
| | | | |
| | | | Subject to credit approval. |
| | | *The order in which withdrawals and deposits are processed* | Transactions may not be processed in the order they occurred. The order in which they are processed by us may affect the total amount of overdraft fees you incur. Any item that exceeds your available balance is an insufficient funds item. We may pay or return any insufficient funds item at our discretion. Regardless of the action we take, you may be charged an overdraft fee or return item fee. If at the close of any business day the available balance in your account is negative, you may be charged a continuous overdraft fee. See *Schedule of Fees*.<br>See in the *Rules and Regulations Governing First American Bank Governing Deposit Accounts* *(page 4)* |
| | | *When funds deposited to your account are available* | Our policy is to make funds from your check deposits available to you on the first business day after the day we receive your deposit. Electronic direct deposits, wire transfers, and cash will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use the funds to pay checks that you have written.<br>See in the *Rules and Regulations Governing First American Bank Governing Deposit Accounts* *(page 8)* |
| | | | You and we agree that any dispute arising under or relating in any way to your account or transactions will be resolved by binding, and not through litigation in any court (except for matters in small claims court). This arbitration agreement is entered into pursuant to the Federal Arbitration Act, 9 U.S.C. §§ 1-16 ("FAA").<br>See in the *Rules and Regulations Governing First American Bank Governing Deposit Accounts* *(page 6)* |

The monthly fee is waived for this account until the minor reaches the age of 19. First American Bank reserves the right to, at any time, require not less than 7 days' notice in writing before any withdrawal from an interest bearing account.