



## Courtesy Pay Overdraft Protection Disclosure

TSB Courtesy Pay is a special overdraft privilege, a discretionary courtesy provided when Tioga State Bank pays overdrafts up to the limit assigned for your account that is available to individually or jointly owned accounts in good standing for personal or household use. Tioga State Bank reserves the right to limit participation or to discontinue this product without prior notice.

TSB Courtesy Pay provides you with peace of mind, knowing that your transactions may be honored if you inadvertently overdraw your account. Mistakes can happen and having a check returned can be embarrassing. Rather than returning unpaid any insufficient funds items you may have, TSB may pay the transaction and charge the Courtesy Pay Overdraft Fee of \$30.00. Fees charged for overdrafts as well as the amount of the item overdrawn, will be subtracted from your Courtesy Pay limit.

An overdraft balance may result from:

- the payment of checks, electronic funds transfers or other withdrawal requests;
- payments authorized by you;
- the return of unpaid items deposited by you;
- the deposit of items which, due to an extended hold, are treated as not yet available or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. Normally, we will not approve an overdraft for you in excess of the pre-determined amount assigned to your account type, inclusive of any overdraft fee(s). We may refuse to pay overdrafts for you at any time, even though we may have previously paid overdrafts for you. You will be notified by mail of any overdraft items paid or returned. You should deduct the amount of the overdraft fees indicated on your notice from your account. We have no obligation to notify you before we pay or return an item. The amount of any overdraft, plus our overdraft fee(s), shall be due and payable on demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and separately liable for such overdraft plus any overdraft fee(s).

Your TSB Courtesy Pay limit will be available to you through all avenues you can access your account, including checks, in-person withdrawals, ATM withdrawals, or by any other electronic means. However, we will not cover overdrafts for ATM and one-time debit card transactions unless you specifically authorize us to do so. At the ATM, there will be two balances displayed on the receipt. The Current balance is your actual balance. The Available balance is your available balance plus your remaining TSB Courtesy Pay limit. When you call our Xpress Telephone Banking number at 800-523-4TSB (4872), your actual balance will be provided. When you access your account through TSB Online at [www.tiogabank.com](http://www.tiogabank.com), both your actual and available balance plus your remaining TSB Courtesy Pay limit will be provided.

If you overdraw your account and Courtesy Pay is activated, you should make every attempt to bring your account to a positive balance as quickly as possible, but no longer than 30 days. If you are not able to do so, you will receive a letter from Tioga State Bank informing you of the situation and your options. If, after a period of time, your account has not been brought to a positive balance and you have not contacted Tioga State Bank, we will have no option but to close your account and take other steps to recover funds. Tioga State Bank Ready Credit is an option for those customers that prefer a line of credit which also provides overdraft protection. Additionally, you can monitor the balance in your account and avoid any unnecessary overdrafts through Xpress Telephone Banking and TSB Online.