



UNITED COMMUNITY BANK

Terms and Conditions Overdraft Addendum Update

Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees

An overdrawn account will typically result in you being charged an overdraft fee or an NSF fee. Generally, an overdraft occurs when there is not enough money in your account to pay for a transaction, but we pay (or cover) the transaction anyway. An NSF transaction is slightly different. In an NSF transaction, we do not cover the transaction. Instead, the transaction is rejected and the item or requested payment is returned. In either situation, we can charge you a fee.

Determining Your Account Balance. We use the "current balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

Overdrafts. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later. So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have other account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposits of social security or other government benefits, to cover such overdrafts and overdraft fees.

For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time debit card transactions.

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.

Payment Types. Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. This information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment Order of Items" section below.

Balance information. Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statement, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

Funds Availability. Knowing when funds you deposit into your checking account will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure for information on when different types of deposits will be made available for withdrawal. For those accounts to which our funds availability policy disclosure does not apply, you can ask us when you make

a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A Temporary Debit Authorization Hold Affects Your Account Balance. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If another transaction is presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees. Our policy is:

Generally, on each banking day (Monday through Friday, excluding holidays), we will post transactions in the following order: (1) first add deposits and other credits (except interest) to your account (availability of your deposits to pay transactions on your account being subject to our Funds Availability Policy), (2) then subtract from your account the amounts of checks deposited to your account that are returned to us unpaid, all in check number order, (3) then subtract from your account the amounts of wire transfers and mobile or internet banking transactions, all in lowest-to-highest dollar amount order, (4) then subtract from your account the amounts of PIN-based debit card transactions and ATM withdrawals, all in lowest-to-highest dollar amount order, (5) then subtract from your account the amounts of signature-based debit card transactions and teller cash withdrawals, all in lowest-to-highest dollar amount order, (6) then subtract from your account the amounts of internal scheduled transfers that were NOT authorized via mobile or internet banking, all in lowest-to-highest dollar amount order, (7) then subtract from your account the amounts of ACH debits, all in lowest-to-highest dollar amount order, (8) then subtract from your account the amounts of all checks presented against your account (including paper checks, substitute checks created from paper checks, remotely-created checks, and checks that have been converted to electronic transactions), all in check number order, (9) then subtract from your account the amounts of maintenance fees, most service fees, overdraft and non-sufficient funds (NSF) fees and returned-check fees imposed against your account, and (10) then add any interest due to be credited to your account that day. Some fees, such as those for your use of an ATM other than one of ours and the fee we impose when a check deposited to your account is returned to us unpaid are subtracted from your account when the relevant transaction is subtracted from your account. "Lowest-to-highest dollar amount order" is generally, but not always, the order in which transactions occur. If any item above is listed to post in dollar amount order and that item has the same dollar amount as an item in the same category, the items with the same dollar amount will post in time stamp amount order in that same category.



UNITED COMMUNITY BANK

Perham | Dent | Frazee

Fee Schedule

These are some of the services you may use along with the associated fees. Fees may vary based on the type of account you have as some accounts offer fee waivers for some services.

Personal Money Order	\$2.00
Cashier's Checks	\$5.00
Check Cashing for non-customer (upon approval)	
\$1,000 and under	\$5.00
Over \$1,000	\$10.00
Coin Counting for non-customer.....	\$2.00
Deposited Checks (and other items)	
Returned Unpaid – Corporations.....	\$10.00
Returned Unpaid – Consumer/	\$4.00
Sole Proprietors	
Check Collection Fee	\$10.00
Stop Payments	\$20.00
Revocation of Authorizations (ACH)	\$20.00
Debit Card Replacement	\$20.00
VISA® Gift Card	
(activation fee; non-reloadable)	\$5.00
VISA® Incentive Card	
(activation fee; non-reloadable)	\$5.00
VISA® Access Money Card	
(activation fee)	\$5.00
VISA® Access Money Card	
(reload fee)	\$4.95
International Debit Card Transactions	
A 1% (100 basis points) fee will be assessed for each International transaction. This fee may be applied whether or not there is a currency conversion.	
Bank Telephone Transfer fee	\$1.00
Account Research/Balancing	\$25.00 per hr
Copies from Historical Records	2.00 per page
Statements Burned to CD	\$25.00

Overdraft Charge* (checking or savings)	
Each overdraft paid	\$25.00
Max charge per day	\$100.00

Non-Sufficient Funds (NSF) Return Item Charge* (checking or savings)	
Per item.....	\$25.00
Max charge per day.....	\$100.00

myBillPay Rush Fees	
Next-day payment.....	\$19.95
Second-day payment	\$14.95

Safe Deposit Box Rental.....	\$20.00 - \$50.00
Drilling of Box.....	\$175.00
Re-Key.....	\$75.00
(Please note that the FDIC does not insure box contents.)	

Domestic Outgoing Wire Transfers	\$30.00
Foreign Outgoing Wire Transfers	\$50.00

Consumer ACH Originations	
Set-up	\$15.00 each
Change or Maintenance	\$5.00 each

Foreign ACH Credit.....	\$30.00
Same-day ACH	\$20.00
(limit \$100,000)	

Business ACH Originations	
Per origination file	\$15.00
Per origination item.....	\$0.15

Foreign Currency Order.....	\$30.00
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Process Foreign Check (per check).....	\$5.00
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Notary Service (non-customer)	\$5.00
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Medallion Signature Guarantee	\$50.00
(non-customer)	

Dormant Service Charge (per month)	\$5.00
<i>(DDA & HSA 12 months dormancy, Savings 18 months dormancy, Moola Moola savings is excluded)</i>	

Paper Statement Fee (monthly).....	\$5.00
Applies to Emerge Business Checking, myEmerge Consumer Checking, and mySummit Consumer Checking (waived with certain qualifications; see account chart for details).	

Checking Plus Line of Credit (annual fee) ...	\$25.00
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*Fees for overdrawing your account may be created by check, in-person withdrawal, or other electronic means. Items returned NSF and re-presented may incur additional charges if adequate funds are not available.

Effective 2/1/2021 and subject to change.