



### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or an approved line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

#### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

#### What fees will I be charged if S&T Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$36 each time we pay an overdraft.
- There is a daily maximum of \$180.00 in total fees we will charge you for overdrawing your account.

#### What if I want S&T Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please select the appropriate box on the screen.

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**Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.**

## OVERDRAFT PRIVILEGE PROGRAM

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At S&T Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Overdraft Privilege, a special overdraft service for S&T Bank's customers.

### What is Overdraft Privilege?

Overdraft Privilege is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Overdraft Privilege limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

### What does my Overdraft Privilege cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our overdraft fee of \$36 for each overdrawn item created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction, or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees.

For example, three paid items in one day will result in \$108 in paid item overdraft fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

### How does Overdraft Privilege work?\*

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Overdraft Privilege limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in "good standing" if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

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Please note that the amount of the overdraft plus our overdraft fee of \$36 for each item will be deducted from your overdraft limit. If the item is returned, the returned item fee of \$36 will be deducted from your account. No interest will be charged on the overdraft balance.

\*Please refer to the customer overdraft policy for additional details.

## How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

## What is my Overdraft Privilege limit? If I have two checking accounts, can I get Overdraft Privilege on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

Select Banking.....	\$ 500
Preferred Banking .....	\$ 1,000
Four Star Banking.....	\$ 1,000
Interest Checking.....	\$ 1,000
Armed Forces Account.....	\$ 1,000

## What if I go beyond my Overdraft Privilege limit?

Overdrafts above and beyond your established Overdraft Privilege limit may result in checks or other items being returned to the payee. The returned item fee of \$36 will be charged per item and assessed to your account. An OD/NSF notice will be sent to notify you of items paid and/or returned.

## How quickly must I repay my Overdraft Privilege?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from S&T Bank informing you that your Overdraft Privilege limit has been suspended and additional items will be returned. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

## What if I am having trouble repaying my Overdraft Privilege or use it frequently?

Please contact us at 800.325.2265 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Overdraft

Privilege more often than you intend; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple overdraft fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Overdraft Privilege that may better meet your short term credit needs. In the event you ask us to stop contacting you because you have determined Overdraft Privilege is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Overdraft Privilege is still the most appropriate option available to you for covering your short term credit needs.

## What are some of the ways I can access my Overdraft Privilege limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Overdraft Privilege limit and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my Overdraft Privilege available?	Does the balance provided reflect my Overdraft Privilege limit?
Branch	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No**	N/A
ATM Withdrawal	No**	No
Online Banking	Yes	No
Billpay	Yes	N/A
Telephone Banking	Yes	No

\*\* Overdraft Privilege service will be made available for ATM or everyday debit card transactions upon your request. Call 800.325.2265 or visit one of our branches to arrange for your ATM and debit card coverage.

## How soon can I use my Overdraft Privilege?

You may be able to use Overdraft Privilege the first working day after your account is opened, provided your account is in "good standing" as defined in this brochure.

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## What are some other ways I can cover overdrafts at S&T Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your check book regularly and manage your finances responsibly. However, if a mistake occurs, S&T Bank offers additional ways to cover overdrafts in addition to Overdraft Privilege.

<b>Ways to Cover Overdrafts at S&amp;T Bank</b>	<b>Example of Associated Rates and Fees<sup>1</sup></b>
Good account management	\$0
Link to savings account	\$10 transfer fee <sup>2</sup>
Overdraft Privilege	Paid item overdraft fee of \$36 for each item
Unsecured Line of Credit	6.00 % APR <sup>3</sup>
Home Equity Line of Credit	5.00% APR <sup>4</sup>

<sup>1</sup> This information is effective as of June 2018 and is provided as examples.

<sup>2</sup> The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply.

<sup>3</sup> The 6.00% Annual Percentage Rate (APR) unsecured line of credit rate effective as of 6.14.18. The APR is a variable rate based on Wall Street Journal Prime rate (5.00% as of 6.14.18) plus a margin of at least 1.00% based on your credit qualifications. A \$50 origination fee applies. An annual fee of \$50 will be charged to your line of credit. A \$10 transfer fee will be charged to the deposit account when a transfer is made. Other rates and terms are available. Subject to credit approval. Offer subject to change or withdrawal without notice.

<sup>4</sup> The 5.00% Annual Percentage Rate (APR) home equity line of credit rate effective as of 6.14.18. The APR is a variable rate based on Wall Street Journal Prime rate (5.00% as of 6.14.18) plus or minus a margin based on your credit qualifications, the amount of your credit line, whether or not it is an owner occupied property, loan-to-value, and whether or not you select automatic payments from an S&T Bank checking account, with a maximum of 18.00%. Minimum line amount of \$10,000. A processing fee of \$75 applies. An appraisal, if required, will range from \$85-\$550 and will be paid by the borrower. An early termination fee of \$350 applies if your credit line closes within 36 months. An annual fee of \$50 will be charged to your line of credit. A \$12 annual overdraft protection fee will be applied to the line for overdraft protection. A \$10 transfer fee will be charged to the deposit account when a transfer is made. Property insurance is required. Title insurance required on lines of \$750,000 and greater. Other rates and terms are available. Subject to credit approval. Consult your tax advisor regarding the deductibility of interest. Offer subject to change or withdrawal without notice.

## What if I do not want to have Overdraft Privilege on my account?

**If you would like to have this service removed from your account, please call 800.325.2265.**

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## Overdraft Privilege Customer Policy

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) S&T Bank service charges; or (5) the deposit of items which, according to the S&T Bank's Funds Availability Policy, are treated as not yet available or finally paid.

While we are not obligated to pay any item presented for payment if your account does not contain enough money, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Overdraft Privilege limit as a non-contractual courtesy. For overdraft privilege consideration, your account is in "good standing" if you (1) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all S&T Bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Overdraft Privilege as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first, by timestamp, and then checks by serial number. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our overdraft fee of \$36 for each overdraft item paid.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft **plus** the bank's overdraft fee of \$36 per item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Overdraft Privilege excessively or seem to be using Overdraft Privilege as a regular line of credit. You will be charged a returned item fee of \$36 for each item returned.

We will notify you promptly of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our overdraft fee of \$36 and/or a returned item fee of \$36 that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 30 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

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Overdraft Privilege should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your check book regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call 800.325.2265.

Please note that your Overdraft Privilege limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees. When you ask for your account balance, please remember the amount we show you does not include your overdraft limit.

**LIMITATIONS:** Overdraft Privilege is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. S&T Bank reserves the right to limit participation to one account per household and to suspend, revoke, or discontinue this service without prior notice. If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

