

What else do I need to know?

continued

- Bank of Travelers Rest 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 overdraft fee may be assessed.
- Except as described in this brochure, Bank of Travelers Rest will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.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 to 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 30 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.



Overdraft Protection and Overdraft Privilege summary

- Overdraft Protection services allow you to link other sources you have with Bank of Travelers Rest to your checking account in order to prevent overdrafts and may be less expensive options than an overdraft.
- Overdraft Privilege allows you to overdraw your account for a fee of \$28.50 in order to pay a transaction.
- Overdraft Privilege limits of up to \$1,000 are available for eligible personal checking accounts opened at least 30 days in good standing.
- Overdraft Privilege limit of \$1,000 is available for eligible business checking accounts opened at least 30 days in good standing.
- Standard Overdraft Privilege covers checks, ACH (automatic debit) transactions, recurring debit card transactions, teller transactions, telephone and online banking transactions.
- Extended Overdraft Privilege covers ATM withdrawals, and everyday debit card transactions on your personal account(s) with your prior consent, in addition to those transactions covered by Standard Overdraft Privilege. Business account(s) in good standing automatically have Extended Overdraft Privilege approximately 30 days after account opening.
- Both Overdraft Protection and Overdraft Privilege may enable you to avoid expensive merchant returned-check charges.
- Both Overdraft Protection and Overdraft Privilege may enable you to avoid having your ATM or debit card transactions declined due to non-sufficient funds.
- You must deposit the full amount of the overdraft (within 30 days), including any fees assessed, and maintain a positive balance for at least one business day to continue to receive Overdraft Privilege.
- Good account management is the best way to avoid overdrafts. Use our mobile banking, online banking, and telephone banking services to help keep track of your balance.
- If you have questions about Overdraft Protection or Overdraft Privilege, please call us at 864-834-9031 or 888-557-2265.

Locations

Main 42 Plaza Dr. Travelers Rest, SC 29690	Roe Center 500 Roe Center Ct. Travelers Rest, SC 29690
Marietta 3211 Geer Hwy. Marietta, SC 29661	Buncombe Rd. 5101 Old Buncombe Rd. Greenville, SC 29617
White Horse Rd. 6204 White Horse Rd. Greenville, SC 29611	North Pleasantburg 2021 N. Pleasantburg Dr. Greenville, SC 29609
Pelham Rd. 201 Pelham Rd. Greenville, SC 29615	Downtown Greenville 217-B E. Washington St. Greenville, SC 29601
Wade Hampton 6000 Wade Hampton Blvd. Taylors, SC 29687	Verdae Blvd. 1041 Verdae Blvd. Greenville, SC 29607

Hours

Customer Support Center:	8:00 - 6:00 Monday - Friday 9:00 - 1:00 Saturday
Lobby:	9:00 - 5:00 Monday - Friday
Drive Up:	8:00 - 6:00 Monday - Friday

Saturday Banking 9:00 - 1:00

North Pleasantburg Roe Center Verdae Blvd.	Wade Hampton White Horse Rd.
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Contact Us

<u>Customer Support Center:</u>	864-834-9031
Toll Free:	888-557-2265
Fax:	864-834-5276

<u>24-Hour Telephone Banking:</u>	864-834-3964
Toll Free:	877-737-3964

banker@bankoftravelersrest.com
www.bankoftravelersrest.com

PO Box 1067
Travelers Rest, SC 29690



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Overdraft coverage options:

overdraft protection
& overdraft privilege



www.bankoftravelersrest.com
Our mission is to provide outstanding financial service.

Life happens! Bank of Travelers Rest understands that unexpected overdrafts occur from time to time. **Overdraft coverage can help.**

What are my overdraft coverage options?

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
RediLink – Overdraft Protection that you link to another deposit account you have at Bank of Travelers Rest. ¹	\$10.00 transfer fee (charged to the credited account)
RediReserv – Overdraft Protection that is a line of credit. ^{1, 2, 3}	\$10.00 transfer fee (subject to fees plus interest)
Overdraft Privilege	\$28.50 overdraft fee per item

¹ Email us at banker@bankoftravelersrest.com or call us at 864-834-9031 or 888-557-2265 to inquire about these options.
² Subject to credit approval.
³ This fee is charged to the checking account per RediReserv Transfer. Only one fee is charged on the day the transfer occurs.

What is Overdraft Protection?

Overdraft Protection services apply to all types of transactions and may help protect your account from being overdrawn by automatically transferring funds to your checking account from another account or line of credit you may have at Bank of Travelers Rest, for a fee and/or finance charge. Please note overdraft lines of credit are subject to credit approval.

What is Overdraft Privilege?

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction.

New consumer checking accounts will receive a \$100 Overdraft Privilege limit at account opening. Customers who do not wish to have Overdraft Privilege on their account may request that it not be added at account opening and any time after the account is opened.

Bank of Travelers Rest may provide you a specific Overdraft Privilege limit depending on the type of account you have. You will receive a letter approximately 30 days after account opening informing you that the full Overdraft Privilege has been activated on your account. You do not have the full Overdraft Privilege until you receive this notification.

If you have Overdraft Protection, such as a transfer from another account, Overdraft Privilege is not available on your account.

Please be aware the Overdraft Privilege amount is included in your balance provided through online banking and 24-hour telephone banking. The balance provided at a Bank of Travelers Rest ATM will not include Overdraft Privilege.

What types of transactions does Overdraft Privilege cover?

The types of transactions covered by Overdraft Privilege depend on the coverage selected. See the chart to the right for more information.

If you choose Extended Overdraft Privilege (Extended Coverage), all the transaction types listed in Standard Overdraft Privilege (Standard Coverage) are included, along with ATM withdrawals and everyday debit card transactions. Bank of Travelers Rest will not authorize overdrafts for everyday debit card and ATM transactions on consumer accounts unless you give us your consent to pay these overdrafts by electing Extended Coverage. Business accounts automatically have Extended Coverage approximately 30 days after account opening.

How much does Overdraft Privilege cost?

There is no fee for having Overdraft Privilege unless you use it. The overdraft fee of \$28.50 will be imposed for overdrafts created by checks, ACH (automatic debit), point-of-sale, ATM withdrawals, in-person withdrawals, or other electronic means. This is a lower fee than Bank of Travelers Rest charges for items returned to the payee due to non-sufficient funds. If multiple items would overdraw your account on the same day, each item would be assessed the appropriate 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, Bank of Travelers Rest will charge a returned item fee. Be aware that such an item or payment may be presented multiple times (re-presentation) and that we do not charge you an NSF (Non-sufficient Funds) fee each time a payment is re-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 re-presented. If the item is presented again and the available balance in your account is sufficient to cover the item, Bank of Travelers Rest may pay the item and, if payment causes an overdraft, charge an overdraft fee.

The maximum amount of overdraft fees that we will charge to your personal account is \$114 per day. We will not charge an overdraft fee if your personal or business account is overdrawn by \$10 or less at the end of the processing day.

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 the assessment of a fee. The total negative balance, including all fees and charges, is due and payable upon demand. Account holder(s) will continue to be liable, jointly and severally, for all such amounts, as described in the Terms and Conditions of Your Account.

	Standard Coverage <i>no action required</i>	Extended Coverage <i>your consent required*</i>
Checks	X	X
ACH – Automatic Debit	X	X
Recurring Debit Card Payments	X	X
Online Bill Pay Items	X	X
Online Banking Transfers	X	X
Telephone Banking	X	X
At the Teller Window	X	X
ATM Withdrawals		X*
Everyday Debit Card Transactions		X*

What if I don't want Overdraft Privilege?

You can request to discontinue the Overdraft Privilege service in its entirety at any time by contacting us at 864-834-9031/888-557-2265 or sending us an email at banker@bankoftravelersrest.com. **Without Overdraft Privilege, your non-sufficient funds items will be returned to the payee and/or declined at the point-of-sale, unless you have Overdraft Protection available to cover the item(s). You will be charged the returned item fee of \$37 for all returned items.**

What if I want Bank of Travelers Rest to pay my ATM and everyday debit card overdrafts (Extended Overdraft Privilege)?

If you want us to authorize and pay overdrafts caused by ATM and everyday debit card transactions (Extended Overdraft Privilege), tell us by using one of the following methods:

- Call us at 864-834-9031/888-557-2265.
- To log in or sign up for Online Banking visit www.bankoftravelersrest.com.
- Visit one of our convenient branch locations.
- Send us an email at banker@bankoftravelersrest.com.

NOTE: Business accounts in good standing automatically have access to Overdraft Privilege for ATM and everyday debit card transactions approximately 30 days after account opening (Extended Overdraft Privilege).

What else do I need to know?

- We will always post deposits to your account first. When processing items drawn on your account, our policy is to pay teller cashed checks, in-person withdrawals, and ATM and debit card transactions first according to the times the items are processed. Checks, automatic payments, and all other transactions are paid next in the order in which they are received. The order in which transactions are posted may impact the total amount of overdraft or returned item fees assessed.
- A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts.
- Although under payment system rules, Bank of Travelers Rest may be obligated to pay some unauthorized debit card transactions, Bank of Travelers Rest will not authorize debit card or ATM transactions unless there are sufficient available funds (including overdraft coverage options) to cover the transactions and the amount of any fee(s).
- Giving us your consent on your personal account to pay ATM withdrawals and everyday debit card transactions may result in you incurring overdraft fees for transactions that we would otherwise be required to pay without assessing an overdraft fee. However, this may 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.
- Bank of Travelers Rest authorizes and pays transactions using the available balance in your account. Bank of Travelers Rest may place a hold on deposited funds in accordance with the Your Ability To Withdraw Funds disclosure, which may reduce the amount of your available balance.
 - The available balance for checks, ACH (automatic debit) items, and recurring debit card transactions is comprised of the current balance (ledger balance), pending transactions, less any holds on deposited funds and any debit card holds, plus the amount of any Overdraft Protection or Overdraft Privilege limit.
 - The available balance for ATM and everyday debit card transactions on accounts with Standard Overdraft Privilege is the current balance (ledger balance), pending transactions, less any holds on deposited funds and any debit card holds, but does NOT include Overdraft Privilege limit.
- For accounts with Extended Overdraft Privilege, the Overdraft Privilege limit is included in the available balance for authorizing ATM and everyday debit card transactions.