

Overdraft Products

Woodforest National Bank (“Woodforest”) offers several overdraft solutions to assist you in managing your account while allowing you to control your cost. Paying attention to your financial needs is our top priority.

To prevent overdraft fees, we recommend that you maintain all account activity in a check register and routinely reconcile your account to the balance reported by the bank. Using our automated telephone information system, Online Banking, Online Banking Alerts, and Daily Email Notifications to monitor your account balance and account activity can assist you in managing your account. As an example, Daily Email Notifications are sent to you each morning and include detailed account balance and transaction information. Online Banking Alerts can be set to email you when your balance drops below an amount you set.

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Woodforest offers the following alternatives to cover overdrafts.

<u>Ways to cover overdrafts at Woodforest</u>	<u>Examples of Associated Fees*</u>	<u>Comparative Cost***</u>
Good account management	\$0	
Account Sweep	\$5.00 transfer fee	\$5.00
ReLi (<u>Revolving Line of Credit</u>)Unsecured	15.99% APR **	\$0.44
ReLi (<u>Revolving Line of Credit</u>)Secured	7.99% APR**	\$0.22
PrivilegePay®	Overdraft Item Fee of \$29.00 per item	\$29.00

**These costs are provided only as examples. Please ask us about specific products and fees.*

*** Line of Credit available only to qualifying customers.*

****Comparative costs based on one (1) insufficient item, resulting in an overdraft of \$100.00, and the Credit Line or overdraft not being repaid for 10 calendar days.*

PrivilegePay® is not available to the following account types: WBank Accounts, Take Charge Checking Accounts, Platinum Plus Checking Accounts, Privilege Plus Accounts, Hero Accounts, Woodforest Checkless Checking Accounts, Business Plus Checking Accounts, Commercial Plus Checking Accounts, Business Account Analysis Checking Accounts, Business Nonprofit Checking Accounts, Diamond Accounts, Ruby Accounts, Saving Accounts, Money Market Accounts, Public Fund Accounts, customers with an open unsecured ReLi Revolving Line of Credit, and most fiduciary accounts,

Account Sweep: This product allows you to protect your account against overdraft and insufficient item fees by transferring funds from another account when needed. By creating a link between your primary checking account to a secondary checking or savings account with our institution, any presented items that would cause an overdraft in the primary account will be paid by available funds that are automatically “swept” or transferred from the secondary account. Regardless of the number of insufficient items only one transfer fee will be assessed per day. (See our schedule of fees) If no funds are available to sweep at the time an item is presented for payment, an overdraft (OD) item fee or an insufficient (NSF) item fee may be assessed. *Certain account types have transaction limitations; please speak to a personal banker to determine whether transaction limitations apply.*

ReLi (Revolving Line of Credit) Unsecured: Upon credit approval, you could qualify for a Revolving Line of Credit that could be tied to your checking account and protect you against overdraft and insufficient item fees. Any presented items that would cause an overdraft in the account will be paid by funds that are transferred from the line of credit (up to the available limit). If no funds are available on the line at the time an item is presented for payment, an overdraft (OD) item fee or an insufficient (NSF) item fee may be assessed. This Line of Credit is a loan that you pay back with interest. Accounts with unsecured ReLi do not qualify for PrivilegePay®. Woodforest reserves the right to limit this service to one account per customer.

ReLi (Revolving Line of Credit) Secured: Upon application and deposit of good funds as collateral you could qualify for a Revolving Line of Credit, that would be tied to your checking account and protect you against overdraft and insufficient item fees. Any presented items that would cause an overdraft in the account will be paid by funds that are transferred from the line of credit (up to the available limit). If no funds are available on the line at the time an item is presented for payment, an overdraft (OD) item fee or an insufficient (NSF) item fee may be assessed. This Line of Credit is a loan that you pay back with interest. Woodforest reserves the right to limit this service to one account per customer.

ReLi Unsecured and ReLi Secured are available to both consumers and businesses. Please see a personal banker to apply.

Overdrafts: When you do not have enough available funds in your account to cover a transaction item, such as checks, ACH, and recurring bill payments, whenever possible we will return the item. One **insufficient (NSF) item fee of \$29.00** is charged to your account each time a transaction item is returned unpaid. As required by Reg. E, we will not assess OD item fees of any type against one time debit card transactions for consumer accounts unless you opt in to our overdraft services. (refer to PrivilegePay® details below).

We are under no obligation to pay items when your account has insufficient funds, even if previous transactions were paid. As a courtesy, any day that you have insufficient items presented for payment and you deposit enough funds to cover all the NSF items (and related fees) by 11:00 a. m. CT, the bank will pay the items whenever possible. Please refer to your Expedited Funds Availability Act disclosure provided to you at account opening or speak with a Retail Banker for a list of funds that have immediate availability. One **overdraft (OD) item fee of \$29.00** is charged to your account for each overdraft transaction item that is paid. No more than three (3) NSF and/or OD item fees will be charged per day regardless of the number of items presented. If an item overdraws your account \$1.00 or less we will not charge you a fee.

A transaction may still overdraw your account, and incur fees, even if the funds appeared to be available at the time you completed the transaction. Other outstanding transactions, such as ACH, checks, or debit card transactions for which no temporary hold was placed or the temporary hold has been removed, may not be reflected in your available balance on record at the bank and could be presented for payment to the bank before the subject transaction. We recommend you track all of your outstanding transactions and determine your available balance based on your records.

Order of Payment: We may determine in our discretion the order that we process and post credits, debits and holds to your account. Typically, all credits are posted to your account first, and then items are paid in the following order by category:

- Rejected items from previous day
- ATM withdrawals and Debit card transactions (POS)
- Teller cashed items
- Automated Clearing House (ACH) items
- All other checks

Items inside each category are paid smallest to largest, with the exception of checks, they are paid in sequential check number order. The order in which transactions are paid can affect the total amount of overdraft fees incurred.

PrivilegePay®: When you do not have enough available funds in your account to cover an item, subject to the bank's sole discretion; we may allow you to overdraw your account. In order to receive this service you must affirmatively "opt-in" to authorize us to consider for payment into the overdraft your ATM and everyday debit card transactions **and/or** check, ACH, and other transaction types. To "opt-in" to PrivilegePay® speak to a personal banker or call us at 1-877-968-7962. You may revoke your "opt-in" at any time.

In order for an account to be eligible for PrivilegePay® it must meet all of the following criteria;

- the account has been open for at least 30 days;
- the account is in good standing;
- regular deposits have been made totaling at least \$100.00; and
- if the account has been overdrawn previously, it has been regularly restored to a positive balance.

The bank reserves the right to suspend PrivilegePay® from any account if, in the bank's judgment, the likelihood that an overdraft will not be repaid exists. The following are examples of situations where the bank would suspend the service; the account remains overdrawn 35 days or more, the account has excessive overdraft activity or excessive fees on this or other accounts, or if the account is subject to any legal or administrative order or levy.

We offer this service as a courtesy in anticipation that you will be making a deposit soon to bring your account to a positive balance. We are under no obligation to pay items when your account has insufficient funds, even if previous transactions were paid. As a courtesy, any day that you have insufficient items presented for payment and you deposit enough funds to cover all the NSF items and related fees by 11:00 a. m. CT, the bank will pay the items whenever possible.

Fees: One **insufficient (NSF) item fee of \$29.00** is charged to your account each time a transaction item is returned unpaid. One **overdraft (OD) item fee of \$29.00** is charged to your account for each overdraft transaction item that is paid. No more than three (3) NSF and/or OD item fees will be charged per day regardless of the number of items presented. . If an item overdraws your account \$1.00 or less we will not charge you a fee. As required by Reg. E, Woodforest does not assess OD item fees of any type against one time debit card transactions on consumer accounts without the affirmative "opt-in" of the customer for these types of transactions. You acknowledge that the charging and collection of these charges and fees are not interest or compensation charged by us for the use, forbearance, or detention of money. Monthly program related overdraft item fees will be limited to ensure customers do not incur an unreasonable amount of fees. Aggregate program related overdraft item fees are limited monthly to the corresponding account's assigned overdraft limit.

A transaction may still overdraw your account, and incur fees, even if the funds appeared to be available at the time you completed the transaction. Other outstanding transactions, such as ACH, checks, or debit card transactions for which no temporary hold was placed or the temporary hold has been removed, may not be reflected in your available balance on record at the bank and could be presented for

payment to the bank before the subject transaction. We recommend you track all of your outstanding transactions and determine your available balance based on your records.

Items Included: If you have “opted-in” for PrivilegePay® on checks, ACH, and recurring bills, we will consider for authorization and payment overdrafts for the following types of transactions: in-branch withdrawals, checks, transfers, recurring debit card transactions, automatic bill payments and other transactions made using your checking account number. If you have also “opted-in” for PrivilegePay® on ATM and everyday debit card transactions, we will also consider for authorization and payment overdrafts for the following types of transactions: ATM and everyday debit card transactions.

Opting Out: If you decide you no longer want this service, you can request to “opt out” of our PrivilegePay® at any time by visiting one of our branches, or by calling us at 1-877-968-7962. If you choose not to participate in PrivilegePay® be aware that all items presented against insufficient funds on your account, besides those that we are legally obligated to pay, will be returned or denied whenever possible, regardless of the type of transaction (preauthorized debits, ATM withdrawals, transfers, point of sale (POS), in-branch withdrawals, and checks.)

Eligible Account Products: Account products that are eligible for our PrivilegePay® include: Choice Checking, Second Chance Checking, Second Chance Business Checking, Sterling Advantage, Woodforest Checking, Advantage Business Checking, Woodforest Business Checking, and Business Simple Checking. Woodforest reserves the right to limit this service to one account per customer.

Overdraft Limits: Limits are based on your Monthly Deposit¹ activity and the account product type. There is a minimum Monthly Deposit¹ requirement of \$100 or no limit will be assigned. Eligible Second Chance Checking accounts will be assigned a \$100 limit with a Monthly Deposit¹ of at least \$100 or a \$300 limit with a Monthly Deposit¹ of at least \$500. All other eligible accounts will be assigned a \$100 limit with a Monthly Deposit¹ of at least \$100; a \$300 limit with a Monthly Deposit¹ of at least \$300; or a \$500 limit with a Monthly Deposit¹ of at least \$500. (All stated overdraft limit amounts are inclusive of fees.)

Reinstatement: If you are suspended from PrivilegePay® because your account was overdrawn for more than 35 days, you will be automatically reinstated once you restore your account to a positive balance and meet the monthly deposit requirement. If you are suspended for any other reason, (example: if the account is subject to any legal or administrative order or levy) you can be considered for reinstatement if you maintain your account in good standing with no insufficient account activity for 60 consecutive days, complete our Banking GPS financial literacy program, and request to be reinstated at a branch location or by calling customer care at 1-877-968-7962. Go to www.woodforest.com and click on Banking GPS to complete the course. Reinstatement is at the bank’s sole discretion.

¹ Monthly Deposit is defined as the total amount of deposits in an account during the last 35 days.

1. What is PrivilegePay[®]?

PrivilegePay[®] is an overdraft service intended to assist you if you make an error on your account that would otherwise result in returned or declined items. In order to receive this service you must affirmatively “opt-in” to authorize us to consider for payment into the overdraft your ATM and one time debit card transactions, (*these transactions are also sometimes referred to as “everyday” debit card transactions*), **and/or** check, ACH, and other transaction types. Once you “opt-in” the service is available if your account has been open for at least 30 days. You may revoke your “opt-in” at any time.

2. How does PrivilegePay[®] work?*

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds; however, as long as you maintain your account in “good standing,” we may approve your overdraft items within your current available PrivilegePay[®] limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 35 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of PrivilegePay[®] as a continuing line of credit; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our Overdraft Item fee of \$29 for each item will be deducted from your overdraft limit. Each time an item is returned, the Insufficient Item fee of \$29 will be deducted from your account.

**Please refer to the Overdraft Products Disclosure for additional details.*

3. How do I know when I use the overdraft limit?

We will mail you an NSF/OD notice in the mail, or if you enrolled in email notifications, by email, to notify you of items paid and/or returned. The notice will show the item description, amount, and the Overdraft Item fee(s). You will need to subtract the total fees when balancing your checkbook.

4. What is my PrivilegePay[®] limit? If I have two checking accounts, can I get PrivilegePay[®] on both?

Limits are based on your Monthly Deposit⁽¹⁾ activity and the type of account you have. Locate your account type below and based on your deposit activity, make note of the corresponding limit. Generally, only one PrivilegePay[®] account is allowed per customer.

ACCOUNT TYPE	LIMITS
<i>Second Chance Checking</i>	
	<ul style="list-style-type: none"> with total Monthly Deposits⁽¹⁾ of \$500 or more \$300.00 with total Monthly Deposits⁽¹⁾ of \$100 to \$499.99 . . . \$100.00
<i>Choice Checking</i> <i>Second Chance Business Checking</i> <i>Sterling Advantage</i> <i>Woodforest Checking</i> <i>Woodforest Business Checking</i> <i>Advantage Business Checking</i> <i>Business Simple Checking</i>	
	<ul style="list-style-type: none"> with total Monthly Deposits⁽¹⁾ of \$500 or more \$500.00 with total Monthly Deposits⁽¹⁾ of \$300 to \$499.99 . . \$300.00 with total Monthly Deposits⁽¹⁾ of \$100 to \$299.99 . . \$100.00

(1) Monthly Deposits is defined as the total amount of deposits in an account during the last 35 days.

5. What if I go beyond my PrivilegePay[®] limit?

Overdrafts above and beyond your established PrivilegePay[®] limit may result in checks or other items being returned to the payee. The Insufficient Item fee of \$29 will be charged to your account each time an item is returned. We will mail you an NSF/OD notice in the mail, or if you enrolled in email notifications, by email, to notify you of items paid and/or returned.

6. How quickly must I repay my PrivilegePay[®]?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible. You must bring your account to a positive balance within 35 calendar days. If you are not able to do so, your PrivilegePay[®] overdraft service will be suspended and additional items will be returned.

7. What does my PrivilegePay[®] cost?

There is no additional cost associated with this privilege **unless you use it**. You will be charged our Overdraft Item fee of \$29 for each overdrawn item created by check, in-person withdrawals, ATM withdrawals, point of sale (POS) transactions, or other electronic means paid under the limit. For example, three paid items in one day will result in \$87 in overdraft item fees (\$29 x 3 paid items = \$87 overdraft item fees).

Program related overdraft fees will be limited to ensure customers do not incur an unreasonable amount of fees. Aggregate program related overdraft fees are limited to the corresponding account's assigned monthly overdraft limit.

Please refer to the *Overdraft Products Disclosure* for additional details.

8. How can I get my limit reinstated if it has been suspended?

If you are suspended from our PrivilegePay[®] because your account was overdrawn for more than 35 days, you will be automatically reinstated once you cover the overdraft in your account.

If you are suspended for any other reason in order to be considered for reinstatement you must maintain your account in good standing with no insufficient account activity for 60 consecutive days, complete our Banking GPS financial literacy program, and then request to be reinstated at any branch location or by calling 1-877-968-7962. Go to www.woodforest.com and click on Banking GPS to complete the course. Reinstatement is at the bank's sole discretion.

9. What are some of the ways I can access my PrivilegePay[®] limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your PrivilegePay[®] limit. The PrivilegePay[®] limit will not be reflected in your balance.

ACCESS POINTS	Is my overdraft privilege available?
ACH - Auto Debit	Yes
Automated Telephone Banking	N/A
ATM Inquiry	N/A
ATM Withdrawal	Yes
Debit Card (POS)	Yes
E-Notifications	N/A
Online Banking	N/A
Online Banking Bill Payment Checks	Yes
Online Banking Electronic Bill Payments	No
Teller	Yes
Writing a check	Yes

10. How soon can I use my PrivilegePay[®]?

If you are a new account holder, you may be able to use the overdraft privilege service as soon as 30 days after the account is opened, assuming your account is in "good standing" as defined in paragraph 2.

11. What are some other ways I can cover overdrafts at Woodforest?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly. However, if a mistake occurs, Woodforest offers the following alternatives to PrivilegePay[®] to cover overdrafts.

Ways to cover overdrafts at Woodforest	Example of Associated Fees*
Good account management	\$0
Account Sweep	\$5.00 transfer fee
Overdraft line of credit (ReLi) Unsecured	15.99% APR**
Overdraft line of credit (ReLi) Secured	7.99% APR**

*These costs are provided only as examples. Please ask us about our specific products and fees.

**Overdraft line of credit available only to qualifying customers.

12. What if I do not want to have PrivilegePay[®] on my checking account?

If you would like to have this service removed from your account, please visit one of our branches or call 1-877-968-7962 and inform a Woodforest representative that you desire to opt-out of the PrivilegePay[®] program.



WOODFOREST
NATIONAL BANK

24 Hour Account Information

1-866-BANK724

1-866-226-5724

www.woodforest.com

For complete details regarding our products, services, and related fees, please speak with a Woodforest retail banker.

MEMBER FDIC EQUAL HOUSING LENDER
AN EQUAL OPPORTUNITY EMPLOYER

Consumer Overdraft Services **Effective October 1, 2019**

Effective October 1, 2019, we will discontinue offering PrivilegePay[®], an overdraft product, and your account will come with Standard Overdraft Practices, as described below and in accordance with our Terms and Conditions.

Checks, Automated Payments (ACH items), and Recurring Debit Card Transactions:

As of **October 1, 2019**, your checks, automated payments, and recurring debit card transactions will be paid at our sole discretion. This means, we may pay these types of transactions when you do not have enough available funds in your account to cover the item, even if you previously did not Opt In to PrivilegePay[®].

ATM and Everyday Debit Card Transactions:

If your account is currently eligible for PrivilegePay[®] and you have Opted In for ATM and everyday debit card transactions, your Opt In will remain in place. This means, we may authorize and pay an ATM and everyday debit card transaction at our sole discretion, even when you do not have enough available funds in your account to cover the item. **After October 1, 2019**, we will continue to consider authorizing and paying these transactions, at our sole discretion.

If your account is currently not eligible or your account was previously removed from PrivilegePay[®], you may Opt In for ATM and everyday debit card transactions at any time; your Opt In will be **effective October 1, 2019**. This means, beginning **October 1, 2019**, we may authorize and pay an ATM and everyday debit card transaction even when you do not have enough available funds in your account to cover the item, at our sole discretion.

ReLi Unsecured Revolving Line of Credit and ReLi Secured Revolving Line of Credit which will be collectively referred to as "ReLi":

Previously, some customers with ReLi were restricted from having both PrivilegePay[®] and ReLi products on the associated account. Beginning **October 1, 2019**, all ReLi customers will have Standard Overdraft Practices with the associated account. This means, under Standard Overdraft Practices, when an advance from your ReLi is unavailable, your checks, automated payments, and recurring debit card transactions may be paid, at our sole discretion. You may Opt In for ATM and everyday debit card transactions at any time; your Opt In will be effective **October 1, 2019**.

What Action Should You Take?

No action is required; however, we recommend you confirm your current ATM and everyday debit card transaction Opt In selection. You may change or revoke your Opt In decision at any time by speaking with a Retail Banker or calling us at 1-877-968-7962.

Please review the information below for complete details on Standard Overdraft Practices.

Overdrafts

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay it anyway. We have Standard Overdraft Practices that come with your account. We also offer overdraft protection plans, such as a link to a secondary checking or savings account (Account Sweep) or a link to a revolving line of credit (ReLi), which may be less expensive than our Standard Overdraft Practices.

Standard Overdraft Practices:

Checks, Automated Payments (ACH items), and Recurring Debit Card Transactions

When you do not have enough available funds in an account to cover a transaction item, at our sole discretion, we may honor that item. This will cause an overdraft on the account and the account will be charged associated fees.

Items include:

- Checks and other transactions made using your checking account number;
- Automated payments (ACH items), such as recurring bill payments; and
- Recurring debit card purchases, such as television service subscriptions.

NOT covered: ATM and everyday debit card transactions, such as groceries or gasoline.

ATM and Everyday Debit Card Transactions

We do not authorize and pay overdrafts for ATM and everyday debit card transactions unless you ask us to by opting in for these transactions. If you Opt In and we authorize and pay an item, it will cause an overdraft on the account and the account will be charged associated fees.

Items covered:

- ATM transactions; and
- Everyday debit card transactions, such as groceries or gasoline.

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

We pay overdrafts at our sole discretion, which means we do **NOT GUARANTEE** we will always authorize and pay any type of transaction. We are under no obligation to pay items when an account has insufficient funds, regardless if previous transactions were paid.

When using our discretion to pay an insufficient item, we consider whether your account is in good standing. We may determine that your account is not in good standing by evaluating all aspects of your account activity; such as, whether you are making regular deposits, you have too many overdrafts, or your account has been overdrawn for thirty-five (35) days or more. If your account is no longer in good standing, whenever possible, transactions will only be authorized and paid if you have available funds in your account at the time of the transaction. Your account may be evaluated at a later time to determine whether your account returns to a good standing. However, if you have incurred what we deem to be an excessive amount of overdraft related fees, then your account(s) will no longer be considered for our Standard Overdraft Practices. As such, whenever possible, transactions will only be authorized and paid if you have available funds in your account(s) at the time of the transaction.

If you do not want us to consider any type of transaction for payment with Standard Overdraft Practices, you may Opt Out by speaking with a Retail Banker or calling us at 1-877-968-7962.

Fees

- One (1) **\$32 (NSF) insufficient item fee** is charged each time an item is returned unpaid.
- One (1) **\$32 (OD) overdraft item fee** is charged for each item that is paid.
- There is a limit of three (3) NSF and/or OD item fees per day.
- If an item overdraws your account \$1.00 or less, we will not charge you a fee.
- No OD item fee is charged for ATM or everyday debit card transactions, unless you Opt In for those transaction types.

Order of Payment

We may determine, at our discretion, the order that we process and post credit and debit items. Typically, credits are posted to your account first, and then debits are paid in the following order by category:

- Rejected items from previous day;
- ATM withdrawals and Debit card transactions (POS);
- Teller cashed items;
- Automated Clearing House (ACH) items; and
- All other checks.

Items inside each category are paid smallest to largest, except for checks, which are paid in sequential check number order. Items may not be processed in the order in which they occurred. The order in which transactions are paid can affect the total amount of overdraft fees incurred. Items are paid based on your account balance.

Additional information

As a courtesy, any day that you have insufficient items presented for payment and you deposit enough funds to cover all the NSF items (and related fees) by 11:00 a.m. CT, the bank will pay the items, whenever possible. Please refer to our current Expedited Funds Availability Act disclosure or speak with a Retail Banker for a list of funds that have immediate availability. All overdrafts should be repaid promptly.

A transaction may still overdraw your account, and incur fees, even if the funds appeared to be available at the time you completed the transaction. Other outstanding transactions, such as ACH, checks, or debit card transactions for which no temporary hold was placed or the temporary hold has been removed, may not be reflected in your available balance on record at the bank and could be presented for payment to the bank before the subject transaction. No OD item fee is charged for ATM or everyday debit card transactions, unless you Opt In for those transaction types. We recommend you track all your outstanding transactions and determine your available balance based on your records.

Avoiding Fees

Knowing your balance may help you avoid fees. Before you make a purchase, check your balance using one of these options.

- Call the Automated telephone system 1-866-226-5724;
- Log in to Online Banking;
- Use our Mobile App;
- Set up Online Banking Alerts; or
- Use a Woodforest ATM.

Overdraft Protection Plans

Account Sweep: This product helps you to protect your account against overdraft and insufficient item fees, by transferring funds from another account when needed. By creating a link between your primary checking account to a secondary checking or savings account with our institution, any presented items that would cause an overdraft in the primary account will be paid by available funds that are automatically “swept” or transferred from the secondary account. Regardless of the number of insufficient items, only one transfer fee will be assessed per day. (See our Schedule of Fees.) If there are not enough funds available to sweep at the time an item is presented for payment, an overdraft item fee or an insufficient item fee may be assessed. Certain accounts have limits to the number of debit transactions you can make within a statement period. *Please refer to the Account Overview to determine whether transactional limits and fees apply.*

ReLi Unsecured Revolving Line of Credit (ReLi LOC): Upon credit approval, you could qualify for a ReLi LOC that could be linked to your checking account and protect you against overdraft and insufficient item fees. Any presented items that would cause an overdraft in the account will be paid by funds that are transferred from the ReLi LOC (up to the available limit). If there are not enough funds available on the ReLi LOC at the time an item is presented for payment, an overdraft item fee or an insufficient item fee may be assessed. This ReLi LOC is a loan that you pay back with interest. Woodforest reserves the right to limit this service to one account per customer.

ReLi Secured Revolving Line of Credit (ReLi Secured LOC): Upon credit approval and deposit of good funds as collateral, you could qualify for a ReLi Secured LOC that would be linked to your checking account and could protect you against overdraft and insufficient item fees. Any presented items that would cause an overdraft in the account will be paid by funds that are transferred from the ReLi LOC (up to the available limit). If there are not enough funds available on the ReLi LOC at the time an item is presented for payment, an overdraft item fee or an insufficient item fee may be assessed. This ReLi LOC is a loan that you pay back with interest. Woodforest reserves the right to limit this service to one account per customer.

Comparing the Cost

<u>Ways to cover overdrafts at Woodforest</u>	<u>Examples of Associated Fees*</u>	<u>Comparative Cost***</u>
Good account management	\$0	
Account Sweep	\$5.00 transfer fee	\$5.00
ReLi Unsecured Revolving Line of Credit	15.99% APR**	\$0.44
ReLi Secured Revolving Line of Credit	7.99% APR**	\$0.22
Standard Overdraft Practices and Debit Card Overdraft	Overdraft Item Fee of \$32.00 per item	\$32.00

**These costs are provided only as examples. Please ask us about specific products and fees.*

*** Line of Credit available only to qualifying customers.*

****Comparative costs based on one (1) insufficient item, resulting in an overdraft of \$100.00, and the Credit Line or overdraft not being repaid for 10 calendar days.*

FREQUENTLY ASKED QUESTIONS

What are Standard Overdraft Practices?

When you do not have enough available funds in an account to cover a transaction item, at our sole discretion, we may honor that item. This will cause an overdraft on the account, and the account will be charged associated fees.

Items include:

- Checks and other transactions made using your checking account number;
- Automated payments (ACH items), such as recurring bill payments; and
- Recurring debit card purchases, such as television service subscriptions.

NOT covered: ATM and everyday debit card transactions, such as groceries or gasoline

What is an Overdraft?

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay it anyway.

What are insufficient funds (NSF)?

This occurs when you do not have enough money available in your account to cover a transaction, and we return the item to the person or business the item was payable to. As a result, you are charged an NSF fee.

Do I get charged for NSF and Overdraft (OD) items?

Yes, a \$32 Fee will be charged for each NSF or OD item that process against your account. The Bank will only charge you up to 3 NSF and OD fees per day, and if an item overdraws your account less than \$1, no fee is charged. No OD or NSF item fee is charged for ATM or everyday debit card transactions, unless you Opt In for those transaction types.

Do I have an Overdraft Limit?

We may honor items that overdraw your account, but this is at our sole discretion. You may visit your local branch or call us at 1-877-968-7962 for more information about our Standard Overdraft Practices.

If you pay an item and overdraw my account, how quickly must I bring my account back to a positive balance?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible. Leaving your account overdrawn for an extended period may affect the Bank honoring any future items that overdraw your account. Payment of items is at the Bank's sole discretion.

What if I do not want Standard Overdraft Practices on my account?

You can contact your local branch or call us at 1-877-968-7962 to opt out of Standard Overdraft Practices.

Are there ways I can avoid NSF and OD fees?

Knowing your balance may help you avoid fees. Before you make a purchase, check your balance using one of these options.

- Call the automated telephone system at 1-866-226-5724;
- Log in to Online Banking;
- Use our Mobile App;
- Set up Online Banking Alerts; or
- Use a Woodforest ATM.

Are there other steps, besides Standard Overdraft Practices, I can take to avoid fees and keep items from being returned?

The best way to avoid OD and NSF fees is to keep track of your account balance by entering all items in a check register, reconcile your account regularly and manage your finances responsibly. However, if a mistake occurs, Woodforest offers the following alternatives to Standard Overdraft Practices to cover OD items:

Ways to cover overdrafts at Woodforest	Examples of Associated Fees*
Good Account Management	\$0
Account Sweep	\$5.00 transfer fee
Line of Credit (ReLi) Unsecured	15.99% APR**
Line of Credit (ReLi) Secured	7.99% APR**

**These costs are provided only as examples. Please ask us about our specific products and fees.*

***Line of credit available only to qualifying customers.*