

Citizens Savings Bank

Checking Disclosure Agreement

Important Information	
Agreement	<p>The current practice of Citizens Savings Bank (CSB) when processing checking account items each evening is by transaction type in the following order: ATM withdrawals, debit card transactions, pre-authorized debit transactions, telephone-initiated transfers, other electronic transactions and paper-based checks or drafts. Within transaction types, items are processed by item sequence, which would be the earliest date/time for electronic items and check or draft number order for paper-based items. For example, if we receive two of your checks for payment and you make a signature debit card transaction the same day; these items will be processed against your account balance that evening, first the debit card transaction and then the two checks, in check number order. Your account balance is adjusted downward as each item is processed for the amount of the item. A non-sufficient fund/overdraft fee (currently \$35.00) will be charged for each item if the amount of the item is greater than the adjusted account balance at the time it is processed. There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged. Items will be paid in the above stated order; this order cannot be requested to be changed. The first \$200.00 of a check deposit will be available the same business day as the deposit.</p> <p>You do not have the right to withdraw or transfer funds or authorize payments from your account that are not available or uncollected.</p>
Non-Sufficient Funds	<p>If you or any authorized party submits a withdrawal, transfer or payment request by any means with which a withdrawal, transfer or payment request can be made from your account and the available or collected funds in that account are "non-sufficient," we have the right to refuse that request and charge you the non-sufficient funds (NSF) fee (currently \$35.00) or uncollected funds fee (currently \$35.00). An "item" is any authorized method of access to funds in your account, including, but not limited to, a paper check, draft, ATM withdrawal, debit card transaction, an ACH transaction, a preauthorized automatic debit, telephone-initiated transfer, an online banking transaction or any other electronic transaction. Fees imposed by CSB are not considered "items."</p>
Fees/Charges	<p>An overdraft fee (currently \$35.00) is charged for each item that exceeds the account balance. This may result in multiple fees for successive overdrafts. For example, if you have exceeded your account balance and a check is presented for payment, you use your debit card and you make a pre-authorized debit then this would result in three separate overdraft fees. (At the current fee of \$35.00 this would total a \$105.00 charge to your account). There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged. If your account is overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance. Should you elect to receive a paper statement, there will be a \$3.00 monthly fee. Fee will be waived for customers age 55 or more.</p> <p>Under no circumstance shall you have the right to rely upon us to complete your withdrawal, transfer or payment requests if your account does not have sufficient funds even if we have previously completed such request on one or more occasions.</p> <p>In the event of any oral or implied agreement to complete your withdrawal, transfer or payment requests when your account has non-sufficient funds, this Agreement shall prevail and no oral or implied agreement shall be enforceable.</p>

**Overdraft
Protection**

Each account owner is individually and jointly responsible for depositing sufficient funds to bring your overdrawn account to a positive balance if such overdraft was caused by any authorized withdrawal, transfer or payment request, regardless of whether such owner participated in the transaction or benefited from it.

Citizens Savings Bank offers two programs to qualified customers that allow for items to be paid when sufficient funds are not available.

Link IT- Arrangements can be made to automatically transfer funds from one of your other accounts (example, savings or checking account) with our institution to your checking account, (Both accounts must have the same account holder name on them) that has a NSF item transaction for a transfer fee of currently \$20.00 per day. The amount of the item and fee (currently \$20.00) must be available in your linked account. This service must be set-up in advance of an NSF item attempting to clear your checking accounts. Please speak to a branch representative about designating which accounts you would like to use for this arrangement.

OverdraftHonor®- The OverdraftHonor® program is a discretionary, non-contractual courtesy for qualified accountholders, where we MAY pay items up to a \$500 deficit balance, including applicable fees. (Currently \$35.00 per item presented) You, the customer must opt into CSB's overdraft program after being notified by letter that your account qualifies for this program. You can opt into our Overdraft program by putting a check next to your choice's and returning one or both forms included with your qualifying letter, or calling us at 1-800-692-6279, Monday-Friday, 9:00am-5:00pm. Once you have opted into the OverdraftHonor® program and decide you no longer wish to be in this program, you can opt out at any time by calling, 1-800-692-6279 Monday-Friday, 9:00am-5:00pm, or write to Citizens Savings Bank, Deposit Operations Department, 500 South State Street, Clarks Summit Pa. 18411 and we will promptly handle your request.

When checking accounts have both Link IT and OverdraftHonor®, and an NSF item is presented, the system will first go to your linked account for funds to pay your check and fee. If there are not enough funds in the linked account the system will then go to OverdraftHonor® to pay the item and fee. (If you have opted into this program)

If you have decided to not participate in either program and an item is presented to be paid against non-sufficient or uncollected funds the item will be returned unpaid and the appropriate fee (currently \$35.00) charged. There is a daily overdraft/uncollected funds charge limit of \$105.00. Any overdraft/uncollected funds item for \$10.00 and under will not be charged.