

STAR Pay Disclosure

STAR Pay is a service that allows us to pay an item presented against your checking account even if it causes the account to become overdrawn. This service is provided to certain account holders with qualified checking accounts.

For CONSUMER checking accounts, STAR Pay may provide certain account holders in "good standing" with the ability to overdraw their checking account up to *\$500.00*. So not to exceed your limit, you should note that the amount of the overdraft PLUS the bank's standard overdraft (OD Limit) fee of *\$20.00* per item will be deducted from the overdraft limit. The overdraft limit will not be included in the balance provided during an inquiry.

Please note that your STAR Pay overdraft limit may be available to pay items under the limit created by checks and other transactions made using your checking account number, such as a teller line withdrawal, automatic payment (ACH) transaction, and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals, online bill payments, and everyday debit card purchases using your limit. We will not pay overdrafts on your ATM, online bill payments, and everyday debit card transactions unless you ask us to. If you do not ask us, the ATM, online bill payment, and everyday debit card transactions will not be paid, and no fee will be imposed.

Your periodic statement provides information on your overdraft history. We urge you to review that history to see if there are changes you can make in your spending habits to minimize overdraft situations. If you would like, we can review this history with you to find solutions that will reduce or eliminate your overdrafts.

For COMMERCIAL checking accounts, STAR Pay may provide certain commercial account holders in "good standing" with the ability to overdraw their checking account up to *\$750.00*. So not to exceed your limit, you should note that the amount of the overdraft PLUS the bank's standard overdraft (OD Limit) fee of *\$20.00* per item will be deducted from the overdraft limit. The overdraft limit will not be included in the available balance provided during an inquiry.

For ANY checking account, if we pay the item, you will be charged our OD Limit Fee of *\$20.00* for each overdraft item paid. Our current charge per item is *\$20.00* which may be changed with prior notice to you. There is a limit of *\$60.00* per day on the total fees we will charge you for overdrawing your account. A fee will not be charged when payment of an item will result in a total overdraft of *\$10.00* or less. In addition to the overdraft fee, you will also be charged a *\$5.00* Continuous Overdraft Fee for each 6 consecutive business days that your account remains overdrawn.

If the account has been open at least 30 days and maintained in good standing, defined as a) making regular deposits sufficient to cover transactions; b) keeping a positive balance for the first thirty days; c) bringing the account to a positive balance at least once every thirty days or less; d) there are no legal orders outstanding on your account, and; e) you have not defaulted on a loan payment, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal OD Limit fees. The financial institution may limit the number of accounts eligible for Star Pay to one account per household.

The amount of any overdraft, including our OD Limit Fee of \$20.00 per item and/or a Paid or Returned NSF fee per item of \$20.00, that you owe us shall be due and payable upon demand, but if no demand is made, shall be due 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, shall be jointly and severally liable for all overdrafts inclusive of fees.

Transactions are processed in the following order; credits are posted before debits. In the normal course of business, debit transactions are processed in posting sequence order, then by transaction type, and checks posted in order of lowest to highest check numbers. This means that we generally pay electronic debit transactions before checks. 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 of item payment may create multiple overdraft items during a single banking day for which you will be charged our OD Limit Fee of \$20.00 for each overdraft item paid, not to exceed more than \$60.00 per day.

STAR Pay offers additional flexibility and convenience in managing account holder funds, and provides peace of mind knowing that items may be paid up to the authorized overdraft limit. Using STAR Pay may be more costly than other overdraft payment options we may offer.

NorthSide Bank offers alternatives that allow us to automatically transfer funds from your other accounts, if any, when your checking account slips below the amount needed to pay a debit item including checks, ATM withdrawals, ACH transfers, POS transactions, etc. If you qualify, we can approve a small line of credit that also transfers funds into your account to pay these items. Both of these options may charge fees, or interest as well, below the amount of our OD Limit fee. Certain account holders may have the option to participate in our STAR Pay overdraft program by telling us you wish to opt in. You can also discontinue using our STAR Pay overdraft program at any time simply by telling us you wish to do so. If you do discontinue the STAR Pay overdraft program, we will return items unpaid for insufficient funds and charge you a Returned NSF fee of \$20.00 per item.

Once an account holder has opted in to the STAR Pay overdraft program, this non-contractual courtesy of paying overdrafts requires no account holder action. No additional agreements need to be signed, and it costs nothing unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawal requests for more than is on deposit in the account. If you maintain the account in good standing and have need for this service, we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal OD Limit Fee of \$20.00 for each item that overdraws the account up to \$60.00 per day. We will send you a notice each time an overdraft occurs, whether the overdraft was paid through the program or not.

Although you are not charged for using STAR Pay unless you have an overdraft, you may opt-out of STAR Pay at any time. If you do not want us to pay your overdrafts, you must tell us ("opt-out"). If you receive a direct deposit of social security or other federal benefit check, you must opt-out if you do not want us to apply those funds to repay an overdraft.

Additional information is found in your account agreement disclosure(s). Please contact us at 770-773-7300 and ask for a customer service representative to discuss all the alternatives to our STAR Pay overdraft program, or to opt in or out of the program, or to answer any questions you may have.