LINKED DEPOSIT ACCOUNT

- Link your main checking account to another Tri Counties Bank account you own, such as your savings account or another checking account, and, in the event that your checking account has insufficient funds available to pay a check, Automated Clearing House (ACH) transaction, * ATM Transaction, everyday debit card transaction, recurring debit card transaction or other transaction made using your checking account number, available funds will be automatically transferred once at the end of the day from your linked account to your checking account if sufficient to cover the amount of the overdraft and the Overdraft Transfer Fee. We will charge your checking account a $10 Overdraft Transfer Fee per transfer. However, if the checking account is overdrawn $10 or less, we will not assess the $10 Overdraft Transfer Fee.

(* The balance in your Linked deposit Account will not be recognized at the time of authorization (point of purchase) on ATM Transactions, everyday debit card transactions or recurring debit card transactions. For these transactions to be authorized at the point of purchase you would need to: (1) opt in to our Full Overdraft Privilege coverage; or (2) apply and be approved for an Automatic Cash Reserve.)

Force Pay Transactions: There may be instances where we will pay a transaction even if you do not have sufficient funds in your checking account to cover the transaction and no Overdraft Privilege coverage assigned to your account and insufficient funds in your linked account. These transactions can occur, for example, when an ATM Transaction, everyday debit card transaction or recurring debit card transaction is approved but later other transactions reduce the balance in your account before the ATM Transaction, everyday debit card transaction or recurring debit card transaction is posted to your account. Under these circumstances, we will still pay (or “force pay”) the transaction and you will not be charged a fee.

Limitations: Transfers from a savings or money market account to another account or to third parties by preauthorized, automatic, overdraft protection, telephone, point-of-sale (POS) transactions or computer transfer or by check, draft, or similar order to third parties are limited to six (6) per calendar month or statement cycle. If you exceed these transfer limits, we may impose a fee, close the account or change the account to a non-interest bearing demand deposit account if you are not eligible for an interest bearing demand deposit account.

Other restrictions apply. Call us at 1-800-922-8742 for more information on this product.

AUTOMATIC CASH RESERVE (ACR)

- Automatic Cash Reserve (ACR). This is a line of credit for which you must apply and is subject to credit approval. In the event your checking account has insufficient funds available to post a check, Automated Clearing House (ACH) transaction, ATM Transaction, everyday debit card transaction, recurring debit card transaction or other transaction made using your checking account number, available funds will be automatically transferred once per day in multiples of $50 (or for the unused portion of your credit limit if it is less than $50) from your Automatic Cash Reserve line of credit to the checking account if sufficient to cover the amount of the overdraft and Cash Advance Fee. The Annual Percentage Rate (APR) is 18% for Automatic Cash Reserve Line of Credit (for consumer accounts) and 15% for Business Automatic Cash Reserve Line of Credit (for business accounts). Interest is charged from the date funds are advanced until repaid. Payments to reduce the balance on the ACR can be made at any time. We also charge a $5 Cash Advance Fee per transfer, limited to one transfer per day. This is not a commitment to lend.

Point-of-Sale Authorizations: There may be instances where we will authorize an ATM Transaction, everyday debit card transaction or recurring debit card transaction even if you do not have sufficient funds in your checking account to cover the transaction. This can occur when you do have sufficient funds available in your Automatic Cash Reserve line of credit to cover the amount of the transaction(s) being authorized.

Other restrictions apply. Call us at 1-800-922-8742 for more information and to obtain an application and complete terms and conditions.