

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

Central Savings Bank understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

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

Service	Cost
Overdraft Protection link to another deposit account you have at Central Savings Bank ¹	\$3 per transfer
Personal Reserve Account (Line of credit) ^{1, 2}	Subject to interest
Overdraft Privilege Standard or Extended Coverage	\$25 Overdraft Fee per item presented*.

¹Call us at 800.236.1651, email us at ODElection@centralsavingsbank.com, or come by a branch and speak with a banker to sign up or apply for these services; ²Subject to credit approval.

** Per item presented means each time an item is presented, including representation.*

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you have at Central Savings Bank for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval. Call us at 800-562-4880, email us at ODElection@centralsavingsbank.com, or come by a branch to sign up or apply for these services. Good account management is the best way to avoid overdrafts.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> • call us at 800.236.1651 • complete the online consent form found at www.centralsavingsbank.com • visit any branch and speak with a banker • complete a consent form and mail it to us at P.O. Box 339, 511 Bingham Ave., Sault Sainte Marie, MI 49783 • email your consent to us at ODElection@centralsavingsbank.com and include the date with your full name, contact phone number and the last four digits of your account number so we are able to properly identify your account.
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Overdraft Privilege in its entirety by contacting us at 800.236.1651 or sending us an email at ODElection@centralsavingsbank.com.