

## Where can I find my Current Balance?

Online or Mobile Banking is the best way to determine your current balance. You can set up text<sup>1</sup> or email balance alerts to notify you if your balance drops below a set amount. Telephone banking is another option. Remember, though, only you know your balance. Review any scheduled payments (automatic payments, bill pay items) coming from your account or any checks that are not posted to the account. Transactions are processed throughout the day and your balance may change.

## What is considered to be a Business Day?

Business days are Monday through Friday. Saturdays, Sundays and certain federal holidays are not business days. So, for example, if the overdraft occurs on Friday, you have until 6.00 p.m. on Monday (the next business day) to cover the overdraft. If that Monday is a federal holiday and the bank is closed, you have until 6:00 p.m. on Tuesday.

## Tell me about Overdraft Privilege?

Overdraft Privilege or ODP allows an account to be overdrawn up to a certain limit for a fee to pay for a transaction. OD Fee Rewind would extend the time necessary to bring your account into a positive balance to avoid fees up to a maximum of \$74.00 for both personal and business accounts. For more information about ODP and other OD options, refer to the brochure "Overdraft Coverage Options: Overdraft Protection and Overdraft Privilege." HCB reserves the right to suspend Overdraft Privilege and OD Fee Rewind in certain circumstances as described in the brochure or if abuse of either program occurs.

<sup>1</sup> Message and data rates may apply

Hastings  
269.945.2401

Caledonia  
616.891.0010

Middleville  
269.795.3338

Wayland  
269.792.6201

Bellevue  
269.763.9418

Marshall  
269.558.0994

Nashville  
517.852.0790

Toll Free  
1.888.442.2280



# Fee Rewind



**highpoint**  
COMMUNITY BANK

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## What is OD Fee Rewind?

OD Fee Rewind helps to limit your fees when you accidentally spend more money than is in your account. HCB will give you until 6:00 p.m. the business day following the overdraft(s) to bring your account to a minimum balance of -\$10.00 or less, giving you more time to make a deposit and protecting you against the occasional mistake.

## Am I eligible for OD Fee Rewind?

OD Fee Rewind comes automatically with checking accounts that have HCB overdraft privilege attached to the account. Overdraft privilege allows the account to be overdrawn up to a certain limit. Please note that OD Fee Rewind doesn't apply if we decide to return the transaction rather than pay the transaction. This may occur if your account is not covered by Overdraft Privilege or paying the overdraft(s) plus fees associated with the overdraft will exceed the Overdraft Privilege Limit.

## How many Overdraft Fees will be forgiven?

Up to \$74.00 (2) total in fees the day following the overdraft.

### Let's look at an example:

On Monday, you start with a \$100 balance. Later that day, an incoming check for \$125.00 is deducted from your account. Your balance at the end of Monday is -\$25.00. A \$37.00 Overdraft Fee will also be assessed against your account.

### The results:

On Tuesday, your balance is -\$62.00  
 $\$100.00 - \$125.00 - \$37.00 = -\$62.00$ .

A deposit of at least \$15.00 would be required.

Why? The bank considers the balance **before** the overdraft fee(s) up to \$74.00 total fees and the courtesy limit of -\$10.00. We don't currently charge overdraft fee if the balance is -\$10.00 or less.<sup>1</sup>

Ending Balance	+	Fee Refund	+	Courtesy Limit	=	Deposit Needed
-\$62.00		\$37.00		\$10.00		\$15.00

## What if I don't have Overdraft Privilege?

If you have opted out of Overdraft Privilege, you have elected not to let your account be overdrawn or, in other words, go into a negative balance. The bank will 'return' the item(s) and assess the return fee<sup>2</sup>. OD Fee Rewind doesn't apply to accounts without Overdraft Privilege.

<sup>1</sup> When the current balance at the end of the day is (\$10.00) or less, the bank does not charge overdraft fees as a courtesy.

<sup>2</sup> Return Fee is also referred to as an NSF or Insufficient Funds Fee.

## Tell me about deposit options.

Deposit options include cash or check deposits made in-person or through an ATM, transfers from another HCB account and mobile check deposit<sup>1</sup>. The transaction must have an effective date for the business day following the overdraft and performed by the deadline of 6:00 p.m. Deposits subject to delayed funds availability will not be included in the current balance calculation.

## Can certain types of deposits be delayed?

Yes - ATM deposits can have an effective date for the business day after the deposit is made. Depending on the provider, P2P or external transfers can have a one to three day window before the transaction is credited to the account. Night deposit transactions typically are processed the next business day after the drop occurs.

## What transactions do I need to cover?

You will need to cover any new transactions (like checks, ACH debits or bill pay items) that occur during the business day following the overdraft(s) and negative balance from the business day before. Remember that the negative balance to cover would not include up to 2 overdraft fees or a total of \$74.00 and the courtesy limit of -\$10.00. Transactions are posted to accounts throughout the day and your balance can change. You should review scheduled transactions and checks that have not cleared your account yet.

<sup>1</sup> Mobile check deposits made prior to 6:00 p.m. will not appear in your current balance until night processing. Deposits made through Remote Deposit Capture are part of the calculation to determine the current balance for OD Fee Rewind.