

<p>An "Overdraft" occurs when the actual balance in your account is not sufficient to pay a transaction when it is presented to us for payment, but we pay it anyway. Your account's actual balance only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but are still pending). Your periodic statement displays the actual balance in your account.</p> <p>Good account management is the best way to prevent Overdrafts and associated fees. We recommend that you record all your account activity in a transaction register and routinely reconcile your computed account balance to the actual balance reported on your periodic statement. UCB offers multiple electronic methods to help you monitor your actual balance and/or pending transactions, including: telephone banking, Internet banking, mobile banking, e-mail and/or text message alerts, and push notifications. These tools and customizable notifications can help you stay informed and make real-time spending decisions. Your Internet and cellular providers' data and text messaging rates may apply.</p>	
Overdraft Protection	<p>We understand that even with careful monitoring of your account, inadvertent Overdrafts can occur. Overdraft Protection will not necessarily prevent an Overdraft in your account. Rather, Overdraft Protection is a backup plan intended to eliminate or reduce an overdrawn actual balance in your account and, thereby, eliminate or reduce the number of Returned Item Fees and/or Overdraft/Paid Item Fees you might otherwise incur.</p>
How it works	<p>With Overdraft Protection, your checking account is linked to a designated funding account at UCB, such as another deposit account or a revolving line of credit (<i>subject to application and credit approval</i>). The available balance in the linked funding account may be used to:</p> <ol style="list-style-type: none"> 1. <u>authorize</u> ATM and one-time debit card transactions if the actual balance in your checking account is not sufficient when the transaction is initiated; or 2. <u>pay</u> checks, ACH, ATM and debit card transactions if the actual balance in your checking account is not sufficient when the transaction is presented to us for payment.
How to qualify	<p>You must open an eligible deposit account or apply for an eligible line of credit account. Credit accounts servicing as designated funding accounts are subject to underwriting approval. Credit limits may vary depending upon the creditworthiness of the applicant(s).</p>
Limits	<p>Your Overdraft Protection is limited to the amount of money available in the funding account.</p> <ul style="list-style-type: none"> • If the funding account is a deposit account, the entire available balance in the funding account can be used for Overdraft Protection. • If the funding account is a revolving line of credit, the remaining available credit amount can be used for Overdraft Protection. <p>You may designate more than one funding account and may specify the order in which to access them.</p>
Transfer amounts	<p>At the end of each business day, our processing system will compute the exact amount needed to cover the actual balance deficiency in your checking account plus the transfer fee, if applicable.</p> <p>Generally, unless you request otherwise, if your designated funding account is a deposit account we will transfer the exact amount needed to bring your checking account to a \$0.00 actual balance; or, if your designated funding account is a revolving line of credit we will transfer in increments of \$100. If the amount available in the funding account is less than the exact amount needed or less than the defined increment, we will transfer the full amount available.</p>
Fees	<p>We will charge a \$2 fee for each transfer from a linked deposit account, but only if the transfer amount eliminates the overdrawn actual balance in your checking account. Additional fees may be assessed if you exceed the transfer limitations described in the <i>Truth in Savings Disclosure</i> for each account.</p> <p>We will not charge a transfer fee if the funds are advanced from a revolving line of credit. However, interest on the advanced funds will begin to accrue on the transaction date at the interest rate specified in the credit agreement. Interest will be charged even if the transfer amount from the revolving line of credit does not eliminate the overdrawn actual balance in your checking account. We also charge a \$25 Annual Fee for a revolving line of credit.</p> <p>It is important to understand that Overdraft Protection might not prevent Returned Item Fees or Overdraft/Paid Item Fees. If your checking account still has a negative actual balance, even after we transfer all available funds from your designated funding account(s), we may return a transaction and charge you a \$29.95 Returned Item Fee or we may pay a transaction and charge you a \$29.95 Overdraft/Paid Item Fee.</p>
Enrollment	<p>Call or visit your nearest branch location and a banker can help you enroll in Overdraft Protection. You can setup your Overdraft Protection plans in a variety of ways and you may cancel or change your enrollment preferences at any time.</p>