

## Overdraft Programs Disclosure

*\*All fees and rates in this disclosure are examples and may not reflect current fees and rates which are subject to change without notice.*

Feature	<i>Help Yourself Account</i>	<b>Whisper Loan A Line of Credit</b>	<b>Premium Overdraft Protection</b>
How to Qualify	<ul style="list-style-type: none"> <li>■ Statement Savings or Money Market Savings Account with funds</li> <li>■ NOW, Regular, FreE, Business, Small Business or Corporate Checking Account.</li> </ul> <p><b>Note: This Account will serve as primary overdraft with Premium Overdraft Protection activating only when funds in savings are depleted.</b></p>	<ul style="list-style-type: none"> <li>■ Must apply via the CSB Overdraft Protection Application.</li> <li>■ Based on underwriting criteria.</li> <li>■ NOW, Regular, FreE, Business, Small Business or Corporate Checking Account.</li> </ul> <p><b>Note: If qualifying for this loan, Premium Overdraft Protection is not available.</b></p>	<ul style="list-style-type: none"> <li>■ Positive balance 60 days.</li> <li>■ No overdrafts during 60 day period</li> <li>■ No related delinquent assets (loan(s) in good standing)</li> <li>■ Ongoing deposits equal to the overdraft balance limit.</li> </ul> <p><b>Note: Primary option only when no other program is chosen.</b></p>
Increments Transferred	Enough to cover deficiency plus the fee	Enough to cover deficiency; <b>or</b> Customer may request a set amount.	Enough to cover deficiency plus each NSF fee
Limits	Sufficient balance maintained in account.  No more than six automatic transfers per month on any savings account per Federal Regulation	Pre-approved upper limit: \$1000 - \$5000	Consumers - \$500 Businesses - \$1000
Fees*	\$1.00 per daily transfer	Current Loan Rate (assumes 14.00% APR)	Current Non-Sufficient Funds Fee (\$28.00). Maximum four fees charged per day
Comparison of <b>Daily Cost</b> if four overdrafts are processed by advances from each type overdraft account up to \$500.00.	\$1.00	\$.20  *Please remember this is the cost per day. Every day that the Whisper Loan of \$500 is outstanding adds another \$.20.	\$112
Transactions Covered	Any type of overdraft – by check, ACH, ATM or POS	Any type of overdraft – by check, ACH, ATM or POS	<p><b>Basic Plan:</b> Only overdrafts by check or ACH</p> <p><b>Optional Enhanced Plan:</b> May Opt In for ATM and POS Transactions.</p>
Payment of an Overdraft	Payment of an overdraft is discretionary on the part of the Bank and may disclaim any legal obligation of the institution to pay any overdraft.		
Automated Transaction Clearing Policy	ACH deposits are posted before any withdrawals. Checks are cleared in the order presented. If more than one check is presented in a file, checks are posted in check number order.		
Special Notations regarding the Premium Overdraft Program	<ul style="list-style-type: none"> <li>• The Premium Overdraft Program is automatically activated after meeting the above requirements. You may OPT OUT of this program at any time.</li> <li>• If the account remains negative for 32 days, the Premium Overdraft Program privilege will be removed automatically. If negative after 45 days, checking account may be closed.</li> </ul>		
Questions or to Opt-In to ATM/POS or Opt-Out of the Program	Stop by any of our 5 locations. Contact Customer Care at 603-542-7711 or toll free at 1-800-992-0316. You can also Opt-In to the ATM/POS Transactions through our web page at <a href="http://www.claremontsavings.com">www.claremontsavings.com</a>		