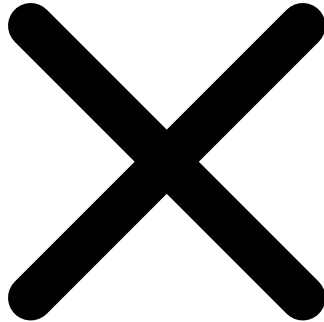


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Dubuque Bank & Trust has joined UMB Bank to better serve your financial needs now and into the future. For more information, please visit the [UMB Transition Resource Center](#).

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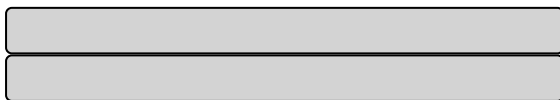
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## Overdraft Services

Dubuque Bank & Trust, a division of UMB Bank, n.a. believes it is important for you to use your checking account responsibly, but we also understand that mistakes and financial shortfalls happen from time to time. You may choose among three services to assist you if your checking account becomes overdrawn.

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## Overdraft Privilege™ (ODP)

If you open a qualified account, you will receive our Standard Overdraft Privilege™ as a default service. If you maintain your account in good standing, we may offer you Full Overdraft Privileges. The Overdraft Privilege™ options will protect you when your eligible checking account becomes overdrawn. You may also opt-out of any Overdraft Privileges at any time. See details below<sup>1</sup>.

**Standard Overdraft Privilege™ (Standard ODP).** You will receive the Standard ODP service when you open your account unless or until you opt-out of receiving this service. We may charge a fee for these services. See our Schedule of Fees for details. The Standard ODP service provides a pre-determined "safety net" if your account becomes overdrawn. We will generally pay an item even though you have insufficient funds in the account up to the maximum overdraft limit. This service **does not** cover ATM withdrawals or point of sale debit card transactions.

**Full Overdraft Privilege™ (Full ODP).** The Full ODP service also provides a pre-determined "safety net" if your account becomes overdrawn and operates in the manner as our Standard ODP service, however this service **does cover** your ATM withdrawals and point of sale debit card

transactions. We may also charge a fee for these services. See our Schedule of Fees for details.

**No Overdraft Privilege™ Coverage:** If you choose not to have any Overdraft Privilege™ coverage, we will not pay any items presented for payment on the account if it would cause an overdraft or the account is already negative **except for recurring Debit Card Transactions**. We will not assess a fee if you have insufficient funds to cover the item, but the merchant or service provider may charge you a fee. We will either decline all non-recurring items at Point of Sale or return them unpaid at time of presentment

**Eligible account holders may enroll in or opt-out of any Overdraft Privilege™ at any time by contacting us. For details regarding changing your Overdraft Privilege election or adding additional Overdraft Protection services visit your [local branch](#) or contact us at 877.280.1851.**

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**Additional Services to Protect Your Accounts From Insufficient Funds and Fees.**

## **Overdraft Transfer**

You may also choose among several other options to help you avoid having insufficient funds to cover your items and avoid overdraft fees.

This service provides overdraft protections from another checking, savings, or money market account. If a negative available balance occurs, the negative amount will automatically transfer from the predetermined account to cover the negative balance. We do not charge you to use this service. Please contact us to set up Overdraft Transfer.

[Visit one of our banking centers to set up Overdraft Transfer.](#)

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## **Ready Reserve**

This service provides an unsecured revolving line of credit attached to a checking account for overdraft protection. Loan advances will automatically transfer the exact amount to cover the overdrafts up to your approved credit limit without charge. If permissible under applicable state law, we will assess a \$25.00 annual fee on the unsecured revolving line of credit. You will accrue interest on advances from the line of credit from the date of each advance. Please contact us to learn more and to apply for the line of credit.

[Visit one of our banking centers to set up Ready Reserve.](#)

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# Low and Negative Balance Alert

You may set up a low or negative balance alert on your account so you can receive alerts by email or text<sup>2</sup>. Please contact us if you need assistance in setting up alerts, or you can find a guide to set these alerts on our webpage.

[Visit one of our banking centers to set up Low and Negative Balance Alerts.](#)

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# Banking with your Mobile Device

You may access your account from your mobile device allowing you to monitor account activity, make transfers, and conduct other services. While your Mobile Device facilitates your banking needs, balances shown may not reflect all transactions you have authorized or fees that you may incur, so always track the amounts for payment you authorize, including checks drawn on your account that we have not yet received for payment. You can locate a guide to set an application on your mobile device on our webpage.

[Visit one of our banking centers to set up your Mobile Device.](#)

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# Spending Tracking

You can track your spending with the Savvy Money Management tool within your online banking account.

[Visit one of our banking centers to set up Spending Tracking.](#)

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**For details regarding choosing or changing these services visit your [local branch](#) or contact us at 877.280.1851.**

[Overdraft Product Disclosures](#)

[Personal Account Fee Schedule](#)

<sup>1</sup> Overdraft Fee \$20.00 per item per presentment for transactions created by check, in-person withdrawal, recurring debit card transactions, or other electronic means. We will not assess Overdraft Fees on ATM withdrawals or one-time debit card items unless you have opted in for Full Overdraft Privilege Coverage. Overdraft Privilege: The total of the discretionary Overdraft Privilege (negative) balance, including any and all bank fees and charges, and interest charges is due and payable upon demand. We may approve payment of overdrafts on consumer accounts in good standing as a discretionary courtesy and not as a right or obligation to you. For Consumer accounts: We do not charge a fee when the account is overdrawn for \$20.00 dollars or less. We may assess Overdraft Fees up to three items per day with the maximum not to exceed \$60.00. For Ready Reserve, normal underwriting guidelines apply. A \$25.00 annual fee will be assessed where permitted by law. Overdraft

Privilege is available on Free Checking with eStatements, Platinum Checking, and Signature Series Checking. For additional information, please reference the Overdraft Product Disclosure link above.

<sup>2</sup> Your mobile carrier's coverage area may affect availability, and your mobile carrier's message rates may apply.

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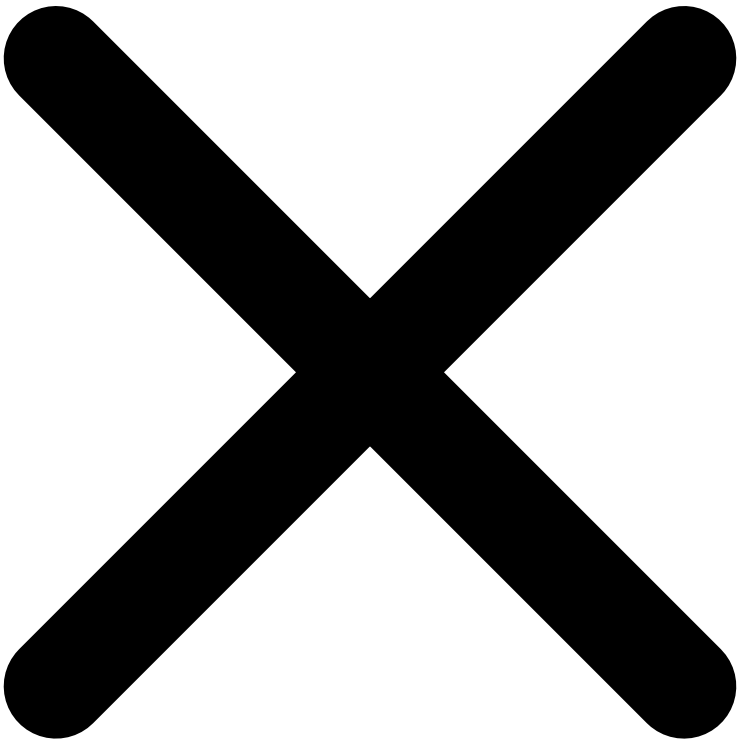
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