

OVERDRAFT TERMS AND CONDITIONS

Account Holder: Kasasa Account Holder

Financial Institution: ESB FINANCIAL
ESB Financial - Emporia
801 Merchant St
P.O. Box 807
Emporia, KS 66801

" Our Overdraft Fees are as follows:

\$27 OD FEE-paid item
\$32 OD FEE-returned item

" An Overdraft Fee may be assessed on any withdrawal created by check, in-person withdrawal, ATM withdrawal, ACH, Point-of-Sale, or other electronic means, that will overdraw the available balance, regardless of whether we pay or dishonor (return) the item.

" Consumers have 30 days to repay or cover a negative account balance

" Circumstances under which we will not pay an overdraft include:

Checks drawn on accounts that are not eligible for the OD Privilege Program
Checks drawn on account balances over the OD Privilege Limit
Checks drawn on accounts in which OD Privilege have been revoked

" Transactions may not be processed in the order in which they occurred and that the order in which transactions are received and processed may impact the total amount of fees incurred by the customer.
