

Other Options

BAC Community Bank offers other options to cover overdrafts. You may be able to select one of the following:

Savings Overdraft: Link your checking account to a savings account that you have with the Bank. If you overdraw your checking account, the Bank can transfer funds from your savings account to your checking account. Each transfer will cost \$8.00.

Fast Cash Line of Credit: Set up an overdraft line of credit with the Bank. You need to apply for a line of credit just as you would apply for a regular loan. If you overdraw your account, the Bank will lend you the funds by using your line of credit to cover the overdraft. You will pay interest on this loan.

Types of Transactions Covered: The overdraft protection services above can be used to cover the following transactions when there are non-sufficient funds in your account:

- Checks
- Online Banking
- Recurring payments
- Automatic payments and transactions you pre-authorize
- ATM transactions
- Point-of-Sale
- Everyday Debit MasterCard® purchases

The choice is yours. Consider the above services to cover your overdrafts.

Service Comparison

Service	Cost
Good account management	\$0
Link to savings overdraft account	\$8 per transfer
Fast Cash line of credit	Interest
Overdraft Privilege SM	\$33 per item (\$132 daily maximum)
Returned check	\$33 per item (\$132 maximum) plus possible merchant fees

You may cancel the Overdraft PrivilegeSM Service at anytime. Visit your local branch or call our Customer Service Department at (877) 226-5821.

BAC OFFICES

Lodi

1610 W. Kettleman Ln.
Lodi, CA 95242
(209) 367-9400

Modesto

1625 J St.
Modesto, CA 95354
(209) 544-2227

Stockton

2001 W. March Ln.
Stockton, CA 95207
(209) 473-6859

Stockton Cal-Weber

517 E. Weber Ave.
Stockton, CA 95202
(209) 944-1807

Tracy

951 N. Central Ave.
Tracy, CA 95376
(209) 855-8150

Antioch

1411 A St.
Antioch, CA 94509
(925) 776-2200

Brentwood

740 First St.
Brentwood, CA 94513
(925) 634-2111

Brentwood Country Club

2251 Balfour Rd.
Brentwood, CA 94513
(925) 308-7011

Executive Offices

517 E. Weber Ave.
Stockton, CA 95202
(209) 473-6800

Loan Department

517 E. Weber Ave.
Stockton, CA 95202
(209) 473-6800

Customer Service

(877) 226-5820

Internet Banking

(877) 226-5820

Concord

2090 Diamond Blvd., Ste. 10
Concord, CA 94520
(925) 609-1970

Discovery Bay

14804-A Highway 4
Discovery Bay, CA 94505
(925) 634-0112

Oakley

1070 Laurel Rd.
Oakley, CA 94561
(925) 625-4990

www.bankbac.com



Established 1965

Member FDIC

Overdraft PrivilegeSM Service

PERSONAL BANKING

BAC

banking. always connected.

BAC Community Bank

Providing Local Community Banking Since 1965

MS-br-000008 (06/18)

Effective June 1, 2015

Have You Ever ...

- Made an honest mistake in your checkbook?
- Found yourself “a little short”?
- Had unusual or unforeseen expenses at just the wrong time?

Relax... You Deserve Consideration!

Rather than automatically returning any unpaid non-sufficient funds items that you may have, we will consider, without obligation on our part, payment of your reasonable overdrafts.

Overdraft Privilegesm Can Mean ...

- Fewer charges from retailers for returned checks.
- Convenience and flexibility in managing your funds.

Frequently Asked Questions

Q: Must I have Overdraft Privilegesm?

A: No. You can opt out by contacting your local branch or calling our Customer Service Department at (877) 226-5821.

Q: Do you guarantee that my checks will be covered?

A: No, we are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds.

Q: What does the service cost?

A: The service costs \$33.00 per item, up to a maximum of \$132.00 per day.

Q: What types of transactions will my Overdraft Privilegesm cover?

A: Overdraft Privilegesm may be used to cover the following transactions when there are non-sufficient funds in your account:

Automatic Coverage

- Checks
- Online Banking
- Recurring payments
- Automatic payments and transactions you pre-authorize

Optional Coverage*

- ATM transactions
- Point-of-Sale
- Everyday Debit MasterCard® purchases

*Requires your authorization.

Q: Does Overdraft Privilegesm cover my debit card transactions?

A: No, not automatically. You must contact the Bank and authorize us to pay for overdrafts incurred when using your debit card for ATM and everyday debit card transactions. You may cancel your overdraft coverage on your ATM and everyday debit card transactions at anytime.

Q: Are there other overdraft protection services?

A: Yes. See reverse side of this brochure.

Overdraft Privilegesm Policy

(SERVICE DESCRIPTION)
(A Discretionary Overdraft Service)

It is the policy of BAC Community Bank (“the Bank, we, us, or our”) to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of service charges; or E) The deposit of items which according to the Bank’s Funds Availability Policy, are treated as not yet “available” or finally paid.

Transactions you initiate may not be processed by the Bank in the order in which they occurred. For example: day 1 you write a check to company A and on day 2 you write a check to company B; the check to company B may be processed prior to the check to company A. The order in which transactions are received and processed can affect the total amount of overdraft fees incurred. When received by the Bank, transactions you have initiated are processed and paid against sufficient funds in the following order: 1) Check Card (smallest amount to largest amount), 2) Electronic Funds Transfer (smallest amount to largest amount), and 3) Checks (in check number order).

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, your eligible account (primarily used for personal and household purposes) may be granted an overdraft (negative balance) limit of \$100 at the time you open the account. **We will consider, without obligation on our part, approving your reasonable overdrafts.** After 60 days, if you maintain your account in good standing, which includes at least: A) Continuing to make deposits consistent with your past practices, and depositing at least \$400 or more in your account within each thirty (30) day period, B) You are not in default on any loan obligation to the Bank, C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and D) Your account is not the subject of any legal or administrative order or levy, we may increase the limit to \$700 (subject to approval). If your account does not meet the criteria above the overdraft service may be discontinued. Of course, any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedule) will be included in this limit.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail of any non-

sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. **The amount of any overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s) that you owe us shall be due and payable upon demand.** If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

LIMITATIONS: Available only to eligible personal checking accounts primarily used for personal and household purposes. (Business accounts, Savings, Money Market accounts, Student accounts, and Public Fund accounts are not eligible.) We may limit the number of accounts eligible for Overdraft Privilegesm Service* to one account per household.

*The Overdraft Privilegesm Service does not constitute an actual or implied agreement between you and the Bank. Nor does it constitute an actual or implied obligation of or by the Bank. This service represents a purely discretionary courtesy or privilege that the Bank may provide to you from time to time and which may be withdrawn or withheld by us at any time without prior notice or reason or cause.