

**Equity Bank, N.A.**  
www.equitywebbank.com  
316-612-6000  
888-733-5041

## **COURTESY PAY**

Courtesy Pay is a service that allows us to pay items written on our customer's checking account even if it causes the account to become overdrawn.

Courtesy Pay may provide certain account holders in "good standing" with the ability to overdraw their personal checking account up to \$500.00. The Bank's overdraft charge for covering overdrafts, as well as the amount of the overdraft item, will be subtracted from the \$500.00 Courtesy Pay limit disclosed.

If the account has been opened at least 30 days and maintained in good standing defined as A) making regular deposits sufficient to cover transactions; B) there are no legal orders outstanding on your account, we may, at our sole discretion, pay overdrafts up to the limits mentioned above, including our normal overdraft charge. The Bank reserves the right to pay or not pay any items presented against your account. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. Whether we pay or return an item, your account will be assessed either a \$30.00 overdraft charge or a \$30.00 return check charge.

This non-contractual courtesy of paying overdrafts requires no account holder action. It is not a loan. No additional agreements need to be signed, and it costs nothing unless the privilege is used – by initiating checks, in-person withdrawals, ATM withdrawals, debit card transaction, preauthorized automatic debits, or other electronic means for more than is on deposit in the account. If you maintain the account in good standing and have need for the "courtesy", we may, at our sole discretion, pay the item(s) up to the authorized limit, and we will charge the account our normal overdraft charge for each item that overdraws the account. We will send you a notice each time an overdraft occurs. The Bank reserves the right to demand payment immediately of any overdrawn amount in your account.

Multiple overdraft charges can be assessed to your account in any one day depending on the number of items presented on any one day. Example:

Beginning Account Balance - \$100.00  
ATM Withdrawal Transaction Presented - \$200.00  
Check Presented - \$150.00  
ACH Payment Presented - \$100.00  
Overdraft Charge - \$90.00  
Ending Account Balance – \$(440.00)

Transactions may not be presented against your account in the order in which they occurred; this can affect the total amount of overdraft charges assessed to your account in any one day. The Bank pays items largest to smallest in the following order; ATM Withdrawals, POS Payments, Debit Card Debit, Internet Bill Pay, Checks, and then ACH Payments. Deposits of any kind are credited to the account before any items are presented against the account as long as there has been no holds placed on the funds deposited, as indicated in our Funds Availability Policy.

You may choose at any time to discontinue Courtesy Pay on your account by requesting an Opt-Out form. You may request an Opt-Out form by calling the Bank at 316-612-6000, or mailing the Bank at PO Box 730, Andover, KS 67002, or visiting any of our four locations. If you have Opted-Out and change your mind at a later date as long as your account is in good standing, as defined above, you may Opt-In to Courtesy Pay. The Bank has the right to discontinue Courtesy Pay at any time without notification.

If you receive a direct deposit of your monthly Social Security payment into your checking account and do not want Courtesy Pay eligibility, you must advise us to stop us from paying your overdrafts with these funds.