

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you perform a transaction that exceeds the Available Balance--which is the most current record of the amount of money in your primary deposit account ("Account") available for use or withdrawal, not including any money in your Savings Account--but we process the transaction anyway. We calculate your Available Balance as follows:

- i. We start with the ending daily Account (posted) balance from our prior business day nightly processing that includes all transactions deposited to or paid from your Account (excluding money in your Savings Account);
- ii. We subtract from this amount any holds placed on a deposit to your Account and any holds placed due to legal process;
- iii. We add pending deposits that are immediately available for your use (see Section 4 titled "Funds Availability" for details); and
- iv. We subtract pending withdrawals that we have either authorized (such as Card purchases and ATM withdrawals) or are known to us (such as your preauthorized automatic ACH (as defined below) withdrawals that we receive for payment from your Account) but have not yet processed (see Section 5.d of the Deposit Account Agreement, titled "Money in Your Account May Be Held Until a Transaction is Completed," for further details).

What are the standard overdraft practices that come with my Account?

Our eligibility requirements for overdraft protection are based on a set of automated rules that weigh numerous variables and accountholder behaviors, which may include the type, amount, and frequency of deposits to your primary deposit account, your Account status and transaction history, and the history of any other prior or current accounts with us.

We may increase or decrease your Overdraft Protection limit at any time in our sole discretion.

We do not authorize or pay overdrafts for any type of transaction related to your Account unless you ask us to and you have met our eligibility requirements, which are described in the Deposit Account Agreement.

Only debit card purchase transactions are eligible for Overdraft Protection.

We do not authorize or pay overdrafts for any other transactions, including:

- ATM withdrawals
- payments through our Bill Payment Service
- ACH transfers
- fund transfers, including person-to-person fund transfers
- teller cash withdrawals

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

We may suspend or terminate your ability to use Overdraft Protection at any time without notice of reason or cause in our sole discretion.

If you overdraw your primary deposit account 10 times or more during a monthly statement period, we may suspend your access to overdraft protection for the remainder of the monthly statement period.

What fees will I be charged if GO2bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you an overdraft fee of **\$15** each time we pay an overdraft, which may occur even if you have sufficient funds in your savings account. No overdraft fee will be charged for any transaction that is less than \$5 or that overdraws your Account by no more than \$10. These amounts are inclusive of any transaction fees.
- No overdraft fee will be assessed in connection with any overdraft transaction if the Available Balance of your primary deposit account is returned to a \$0 or positive balance within 24 hours from the first authorized overdrawn transaction that brings your Available Balance below \$0. After the 24-hour grace period has ended and your account has not returned to a \$0 or positive balance, an overdraft fee will be assessed for each transaction that is greater than \$5 and overdraws your primary deposit account by more than \$10.

What if I want GO2bank to authorize and pay overdrafts on my debit card transactions?

If you want us to authorize and pay overdrafts on debit card transactions, you may opt in at <https://www.go2bank.com> or via the GO2bank mobile app. You may opt out of Overdraft Protection at any time by logging in to your Account at <https://www.go2bank.com> or via the GO2bank mobile app. You will receive a confirmation via email once complete. You will remain responsible for overdraft transactions, and any related overdraft fees, authorized prior to the effectiveness of your election to opt out of Overdraft Protection.