

**ALDEN STATE BANK**  
**NOTICE REGARDING INSUFFICIENT FUNDS FEES**

New York State law requires the following disclosures about fees applicable to checks written on your account and automated clearing house (ACH) transfers from your account.

We may, but we do not have to, pay a check or make an electronic fund transfer from your account despite your account having insufficient funds to pay the check or make the transfer. We will make the decision to pay or not to pay the check or make or not make the transfer at our sole discretion.

If your account is primarily for personal, household, or family purposes:

The fee for each check written on your account or automated clearing house (ACH) transfer from your account that is paid despite your account having insufficient funds or returned unpaid because your account has insufficient funds is \$32.00. NSF and returned item fees will be limited to three (3) fees per day. As a courtesy, should a transaction overdraw your account in the amount of \$10.00 or less, your account will not be charged. The overdraft charge and return item charge will not apply to debit card transactions.

If your account is not primarily for personal, household, or family purposes:

The fee for each check written on your account or automated clearing house (ACH) transfer from your account that is paid despite your account having insufficient funds or returned unpaid because your account has insufficient funds is \$32.00. You may be assessed additional insufficient funds (NSF) or returned item fees for the same item if the sending bank or merchant requests that the item be represented for payment. The overdraft charge and return item charge will not apply to debit card transactions.