

NOTICE REGARDING ORDER OF PAYMENT OF CHECKS (Check Payment)

Working with you to be your financial partner is important to us. To help that partnership run smoothly, it is important that you be aware of the order in which we pay checks:

When processing checks drawn on your account, our policy is to pay them according to the dollar amount. We pay the largest checks first.

The order in which checks are paid is important if there is not enough money in your account to pay all of the checks that are presented. The law permits us to pay checks drawn on your account in any order. There is no policy that is favorable in every instance. Our payment policy can help insure that your more important checks are paid first (such as your rent or mortgage payment) but may increase the overdraft or nonsufficient (NSF) fees you have to pay if funds are not available to pay your smaller checks.

If a check is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the check (creating an overdraft) or return the check (NSF). The amounts of the overdraft and NSF fees have been disclosed to you previously. We encourage you to make careful records and practice good account management. This will help to avoid writing checks without sufficient funds and incurring the resulting fees.