

Overdraft and Extended Overdraft Options

An overdraft occurs when the available balance in your account is insufficient to cover a transaction, but Harborstone may allow your payment to be completed. Harborstone offers several overdraft coverage options depending on the type of transaction. Eligible members may enroll in extended overdraft coverage after their account has been open for 30 days. If you would like to learn more about this option or enroll, please visit us in branch or give us a call.

Regardless of the option you choose, eligible Harborstone members receive the Take Ten perk, meaning we will not charge you when you overdraw your account by \$10 or less. Overdrafts are determined based on the available balance in your checking account at the time a transaction posts. Your available balance may be lower than your actual balance due to

funds held for debit card transactions you have authorized or deposited checks held pursuant to our funds availability policy.

Harborstone will pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction. If funds are available in your savings account, we will first transfer funds from your savings account to pay items if your checking account balance is insufficient.

A savings-only option automatically comes with your account. However, you can opt-in to Basic or Extended Coverage as needed. With this option, Harborstone will only cover overdrafts if the amount needed is available in your savings account.

Basic Coverage: covers automatic payments, online bill payments, and checks. To choose this option, select the corresponding box below. With this option, whether Harborstone will cover the extended overdraft is based on the type of withdrawal.

Harborstone will authorize and pay extended overdrafts for the following transactions:

- ACH withdrawals and recurring debit transactions
- Online Bill Pay transactions
- Checks written from your checking account

Extended Coverage: covers all transactions. To choose this option, select the corresponding box below. By selecting this option, you give Harborstone consent to authorize and pay extended overdrafts for the following transactions:

- ACH withdrawals and recurring debit transactions
- Online Bill Pay transactions
- Checks written from your checking account
- One-time debit and ATM transactions

Overdraft Fees

Overdraft covered from savings:.....No fee
 Overdraft of \$10 or less, known as Take Ten (total negative balance cannot exceed \$10):.....No fee
 Overdraft covered by Harborstone (Basic or Extended Coverage):\$20 each
(\$20 fee per occurrence. While members are limited to eight debit transaction fees per day per account [\$160], it is possible to incur additional fees if previously authorized transactions settle on a day where eight fees have already been assessed.)

If you want Harborstone to authorize and pay extended overdrafts on the transactions listed under Basic or Extended Coverage, complete the section below and return it to any branch or mail it to P.O. Box 4207, Tacoma, WA 98438-0207. For questions regarding extended overdraft protection or to revoke this benefit at any time, please visit a branch or give us a call.

If completing in branch, please initial next to your chosen option.

Basic Coverage — I authorize Harborstone to pay automatic payments, online bill payments, and checks.
Initial here

Extended Coverage — I authorize Harborstone to pay all extended overdraft transactions.
Initial here

Member Name (Printed)

Member Number

Account Number

Date