

Greater Community Bank
Discretionary Overdraft Privilege Policy

Greater Community Bank (“we, us or our”) offers Overdraft Privilege Service. If your account qualifies for Overdraft Privilege Service, we will consider, without obligation on our part, paying items for which your account has insufficient or unavailable funds, instead of automatically returning those items unpaid. It is the policy of the Bank to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standards.

Overdraft privilege is not a line of credit. Overdrafts should not be used to pay ordinary expenses and you should not rely on overdrafts as a means to cover these expenses. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft subject to the limit of your overdraft privilege and the amount of the overdraft fee. The Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by the Bank of an overdraft check (or items, such as ATM withdrawals) does not obligate the Bank to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

Accounts Eligible for Overdraft Privilege Service

In order for the overdraft privilege service to be extended, the customer’s account must satisfy all of the following criteria:

- 1) It is an eligible type (a personal account; owned by an individual or individuals, jointly; or a business account);
- 2) It has been maintained in good standing which includes:
 - a. Bringing your account to a positive balance within every thirty (30) day period for a minimum period of 24 hours;
 - b. Not being in default on any loan or other obligation to the Bank; and
 - c. Not being subject to any legal or administrative order or levy, such as bankruptcy or tax lien.

We may in our sole discretion limit the number of accounts eligible for Overdraft Privilege Service to one account per household or per taxpayer identification number.

Transactions that May Qualify for Overdraft Privilege Service

An overdraft occurs when you do not have enough money in your account to cover a transaction. The Overdraft Privilege Service applies to a variety of transactions, including checks and other transactions made using your checking account number, ACH, automatic bill payments, ATM transactions and everyday debit card transactions. However, on consumer accounts, we will not include ATM and everyday debit card transactions within our Overdraft Privilege Service unless you ask us to. Absent your affirmative consent, ATM and everyday debit card transactions generally will not be paid under the Overdraft Privilege Service on consumer accounts.

Limits of Overdraft Privilege Service

The privilege for consumer (individual or joint) checking accounts will generally be limited to a maximum of \$500 overdraft (negative) balance. The privilege for commercial (business) checking accounts will generally be limited to a maximum of \$1,000 overdraft (negative) balance. Of course, any and all fees and charges, including without limitation the overdraft fee and the non-sufficient funds fees or sometimes referred to as NSF fees (as set forth in our fee schedule and deposit account agreement and disclosure), will be included as part of this maximum amount. It may be possible that your account will become overdrawn in excess of the overdraft privilege amount as a result of the assessment of a fee. Your account must remain in good standing to remain in the Overdraft Privilege Service. This includes bringing your account to a positive balance within every thirty (30) day period for a minimum of 24 hours. If your account is overdrawn for 30 or more consecutive days, Overdraft Privilege will be removed from your account. If your account accrues more than \$2,500 in Overdraft fees in a calendar year, the Overdraft Privilege Service will be removed from your account.

Fees

For each overdraft we pay, we will charge the standard per item overdraft fee set forth in our fee schedule (currently \$35.00). Overdraft fees apply to a variety of transactions, including checks and other transactions made using your checking account number, ACH, automatic bill payments, ATM transactions and everyday debit card transactions. Consumer accounts will be limited to 5 overdraft fees or \$175 per day and no fee will be charged for overdraft balances of \$5 or less. For commercial accounts, if your account has been overdrawn three consecutive business days, beginning on the fourth business day a \$10 continued overdraft fee will be assessed to your account each day that the balance is overdrawn by \$100 or more. This fee will continue to be assessed until the balance in your account is brought positive for at least a full business day. On all accounts, overdraft balances include the assessment of any fees and service charges. There are no limits to the amount of fees that may be charged on commercial accounts. If your account accrues more than \$2,500 in Overdraft fees in a calendar year, the Overdraft Privilege Service will be removed from your account.

Items Clearing

Transactions may not be processed in the order in which you made them. The order in which transactions are received and processed by us may affect the total amount of overdraft fees you may incur. Transactions are processed in the following order: ATM transactions, Point-of-Sale debit card transactions, checks presented at the teller line, ACH transactions, internal transfers, all other checks and telephone transfers. Non-check transactions are paid by transaction type low to high and checks are paid by check number low to high.

Disclosure

The Deposit Account Agreement and Disclosure provided to you at the time you opened your account with us controls the duties, obligations and rights of the Depositor, the Authorized Signatories and the Bank with regard to your checking account. The Deposit Account Agreement (and all amendments thereto) and its terms shall control any possible conflict, if any, between any provision of this Discretionary Overdraft Privilege Policy and the Deposit Account Agreement and Disclosure. A copy of the Deposit Account Agreement and Disclosure is available to you on request from your bank officer.

Other Available Options

We offer other overdraft protection services in addition to Overdraft Privilege Service that may be less expensive for you. These items include an overdraft line of credit and overdraft protection linked to another account of yours with us, such as a savings account. If you apply and are approved for these optional services, you may save money on the total fees you pay us for overdraft services.

Participation

Participation in Overdraft Privilege Service is not mandatory. You may opt-out of the service at any time by notifying one of our Customer Service Representatives. You may notify us in writing at Greater Community Bank, Attn: Deposit Operations, P. O. Box 529, Rome, GA 30162-0529. You may notify us by telephone at (706) 295-9300.