

## What You Need to Know About Overdrafts and Overdraft Fees

### What is an overdraft?

When you do not have enough money available in your account to cover a transaction, but we pay it anyway.

### How does Orion cover overdrafts?

Service	Fees and Features
<b>Courtesy Pay</b> <i>Covers checks, ACHs and Online Bill Payments</i>	<ul style="list-style-type: none"><li>▪ Fee of \$35/overdraft (no limit).</li><li>▪ Additional \$20 fee if account stays overdrawn 15 consecutive days.</li><li>▪ \$500 maximum overdrawn balance.</li><li>▪ Automatically enrolled, unless you opt out.</li></ul>
<b>Debit Overdraft Protection</b> <i>Covers ATM and everyday debit card transactions</i>	<ul style="list-style-type: none"><li>▪ Fee of \$35/overdraft (no limit).</li><li>▪ Additional \$20 fee if account stays overdrawn 15 consecutive days.</li><li>▪ \$500 maximum overdrawn balance.</li><li>▪ You must <b>opt in</b> to enroll.</li></ul>
<b>Linked Account</b> <i>Automatic transfers from linked account cover insufficient funds in checking.</i>	<ul style="list-style-type: none"><li>▪ First 3 transfers each month free.</li><li>▪ Fee of \$5/transfer thereafter.</li><li>▪ Monthly savings transaction limits apply.</li><li>▪ You must <b>opt in</b> to enroll.</li></ul>
<b>Linked Line of Credit (LOC)</b> <i>Automatic transfers from linked LOC cover insufficient funds in checking.</i>	<ul style="list-style-type: none"><li>▪ Unlimited <i>free</i> transfers.</li><li>▪ LOC terms apply.</li><li>▪ To learn more, call 901-385-5200.</li></ul>

### Other important information about Courtesy Pay and Debit/ATM Overdraft Opt In

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 generally be declined.

You may be covered by more than one of the above overdraft services.

### What if I want Orion to authorize and pay overdrafts on my ATM and everyday debit card transactions?

Online Membership Application: Select "ENROLL" next to Debit Overdraft Protection.

From the top of the Empire State Building: Call 901-385-5200.

In a branch: Just ask!