



Advantage Overdraft

Limited automatic overdraft protection up to \$600.00 applies to consumer checking accounts (excluding money market and savings accounts) without other overdraft protection products. Advantage Overdraft is a non-contractual privilege provided to U.S. citizens and may be revoked at any time at Prosperity Bank's discretion.

Your account will not be eligible for Advantage Overdraft until it has been open for 30 days. At that time, your account will be reviewed and if it is eligible for Advantage Overdraft, the plan will be activated on your account. An insufficient item within the first 30 days the account is open will generally cause the account to be ineligible for Advantage Overdraft.

An Overdraft Charge per item of \$35.00 will be assessed for each overdrawn check paid or other withdrawal request resulting in an overdraft, and will be deducted from the \$600.00 limit. This may result in multiple Overdraft Charges on the same day. A maximum of eight Overdraft Charges will be assessed per account per day. If your account is overdrawn by less than \$5.00, a reduced Overdraft Charge of \$5.00 will be assessed per overdrawn item. A \$15.00 Consumer Negative Balance Fee will be assessed any statement period in which your account balance falls below \$0.

When you withdraw funds from your account by check, in-person withdrawal, ATM withdrawal, or other electronic means for more than the amount in your checking account, you will overdraw your account. Advantage Overdraft offers limited protection so that your withdrawal will be paid. Under this plan, you will still pay an Overdraft Charge, which will be assessed for each withdrawal deducted from the Advantage Overdraft limit, but you will avoid the merchant's returned-check fee. Advantage Overdraft is intended for inadvertent overdrafts and should not be used as a replacement for credit. Prosperity Bank reserves the right not to pay an overdraft item if your account is not in good standing, if you are not making regular deposits, or if you have repeated overdrafts.

ATM card and Debit Card transactions will not be paid under Advantage Overdraft and will be declined at the time of transaction unless you provide us with express prior notice of your intent to have those types of transactions paid into the overdraft. If you authorize us to pay ATM and Debit Card transactions into the overdraft, your Advantage Overdraft limit amount will be accessible through ATM withdrawals or debit card purchases.

You may remove Advantage Overdraft from your account at any time. You may also revoke your authorization to pay ATM and Debit Card transactions into the overdraft at any time. Overdrafts should be paid promptly. Failure to resolve an overdraft may result in the removal of the overdraft limit from your account or closure of the account.

Prosperity Bank offers overdraft protection plans that may allow you to avoid having your account go into the overdraft. These plans are offered in place of Advantage Overdraft and include automatic transfers from another account or an overdraft line of credit. These plans may be less expensive than our Advantage Overdraft program.

An automatic Overdraft Transfer allows funds to be moved from another Prosperity account to cover an overdraft amount. The \$35.00 Overdraft Charge per item would not apply; however, a \$10.00 Overdraft Transfer fee may be assessed per transfer. In addition, if funds are transferred out of an interest-bearing account, interest would not be paid on the amount transferred to cover the overdraft. Customers should also be aware that federal regulations limit the number of withdrawals from a savings or money market account. Any customer who is an owner of two deposit accounts (checking, savings, or money market accounts) may have an Overdraft Transfer.

A Read-Cash Overdraft Line of Credit allows for funds to be advanced on a loan to cover an overdraft amount. The \$35.00 Overdraft Charge per item would not apply; however, interest would be assessed on the outstanding balance of the loan at a fixed rate (ask us for the current rate). Advances on a Read-Cash Overdraft Line occur in \$100.00 increments. Monthly payments are required. As a Read-Cash Overdraft Line of Credit is a loan, it is subject to credit approval.

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