



Schedule of Fees

Overdraft/Insufficient Funds Charge: Returned, each item.....	\$25.00
Paid, each item.....	\$30.00

The fee applies to overdrafts, “created by check, in person, withdrawal, ATM withdrawal, or other electronic means” as applicable.

If you are charged multiple NSF fees for the same item, contact the bank at 334.821.9200 for a refund.

Incoming Wire Transfer: Customer.....	No charge
Outgoing Wire Transfer: Customer.....	\$18.00
Foreign Wire, Customer Only, minimum amount listed.....	\$45.00
Collection Item, minimum amount listed.....	\$20.00
Unpaid Coupons Returns.....	\$25.00
Stop Payment, All items.....	\$30.00
Copy of Previous Statement.....	\$ 5.00
Telephone Transfer, Live Operator.....	\$ 3.00
Dormant Account Charge, No activity for 12 month, per month charge.....	\$ 5.00
Close Account Within 90 Days.....	\$25.00
Research/Reconciliation, for First Hour.....	\$30.00
for Additional Hours.....	\$30.00
Check Printing.....	(Fee depends on style of check ordered)
Account Activity Printout.....	\$30.00
ATM Withdrawals at ATMs We Do Not Own or Operate.....	\$ 1.50
Balance Inquiry at ATMS We Do Not Own or Operate.....	\$ 0.75
Sweep Transfer of Funds, per transfer.....	\$ 7.00
Replacement for Lost or Stolen CheckCard.....	\$20.00
Close An Account by Mail.....	\$20.00
Return Statement (Undeliverable).....	\$ 5.00
Cashier’s Checks.....	\$ 6.00
Money Orders	\$ 5.00



Champions Checking Schedule of Fees

Overdraft/Insufficient Funds Charge: Returned, each item..... N/A
 Paid, each item..... N/A

Overdraft coverage is not provided with Champions Checking. Transactions may be declined if there are no available funds.

Incoming Wire Transfer: Customer.....	No Charge
Outgoing Wire Transfer: Customer.....	\$18.00
Foreign Wire, Customer Only, minimum amount listed.....	\$25.00
Collection Item, minimum amount listed.....	\$20.00
Stop Payment, All items.....	\$30.00
Copy of Previous Statement.....	\$ 2.00
Telephone Transfer, Live Operator.....	No Charge
Bill Pay	No Charge
Online Banking, Mobile Banking, Alerts*	No Charge
Dormant Account Charge, No activity for 12 month, per month charge**	No Charge
Close Account Within 90 Days.....	No Charge
Research/Reconciliation, for First Hour.....	\$30.00
for Additional Hours.....	\$30.00
Account Activity Printout.....	\$ 2.00
ATM Withdrawals at ATMs We Do Not Own or Operate.....	\$ 1.50
Balance Inquiry at ATMS We Do Not Own or Operate.....	\$ 0.75
Replacement for Lost or Stolen CheckCard.....	\$ 5.00
Close An Account by Mail.....	No Charge
Return Statement (Undeliverable).....	\$ 5.00
Money Orders	\$ 2.20
Cashier's Checks.....	\$ 6.00

*Use of mobile app requires use of your mobile service provider's data and text plan. Message and data rates may apply.

**No activity for 12 months results in closure of the account and funds refunded to the customer.

TERMS AND CONDITIONS OVERDRAFT ADDENDUM

Determining Your Available Balance. We use the "available balance" method to determine whether your account is overdrawn, that is whether there is enough money in your account to pay for a transaction. Importantly, your "available" balance may not be the same as your account's "actual" balance. This means an overdraft or an NSF transaction could occur regardless of your account's actual balance.

Your account's actual balance (sometimes called the ledger balance) only includes transactions that have settled up to that point in time, that is, transactions (deposits and payments) that have posted to your account. The actual balance does not include outstanding transactions (such as checks that have not yet cleared and electronic transactions that have been authorized but which are still pending). The balance on your periodic statement is the ledger balance for your account as of the statement date.

As the name implies, your available balance is calculated based on the money "available" in your account to make payments. In other words, the available balance takes ACH credit transactions and debit card transactions that have been authorized, but not yet settled, and adds or subtracts them from the actual balance. In addition, when calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance. For more information on how holds placed on funds in your account can impact your available balance, read the subsection titled "A Temporary Debit Authorization Hold Affects Your Account Balance."

OVERDRAFTS. You understand that we may, at our discretion, honor withdrawal requests that overdraw your account. However, the fact that we may honor withdrawal requests that overdraw the account balance does not obligate us to do so later.

So you can NOT rely on us to pay overdrafts on your account regardless of how frequently or under what circumstances we have paid overdrafts on your account in the past. We can change our practice of paying, or not paying, discretionary overdrafts on your account without notice to you. You can ask us if we have the account services that might be available to you where we commit to paying overdrafts under certain circumstances, such as an overdraft protection line-of-credit or a plan to sweep funds from another account you have with us. You agree that we may charge fees for overdrafts. We may use subsequent deposits, including direct deposit or social security or other government benefits, to cover such overdrafts and overdraft fees. For consumer accounts, we will not charge fees for overdrafts caused by ATM withdrawals or one-time (sometimes referred to as "everyday") debit card transactions.

Nonsufficient Funds (NSF) Fees. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money available in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF fee for returning the payment. Be aware that such an item or payment may be presented multiple times by the merchant or other payee until it is paid, and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money available in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented. If you are charged multiple NSF fees for the same item, contact the bank at 334.821.9200 for a refund.

PAYMENT TYPES. Some, but not necessarily all, of the ways you can access the funds in your account include debit card transactions, automated clearing house (ACH) transactions, and check transactions. All these payment types can use different processing systems and some may take more or less time to post. The information is important for a number of reasons. For example, keeping track of the checks you write and the timing of the preauthorized payments you set up will help you to know what other transactions might still post against your account. For information about how and when we process these different payment types, see the "Payment Order of Items" section below.

BALANCE INFORMATION. Keeping track of your balance is important. You can review your balance in a number of ways including reviewing your periodic statements, reviewing your balance online, accessing your account information by phone, or coming into one of our branches.

FUNDS AVAILABILITY. Knowing when funds you deposit will be made available for withdrawal is another important concept that can help you avoid being assessed fees or charges. Please see our funds availability disclosure (generally titled, "Your Ability to Withdraw Funds") for information on when different types of deposits will be made available for withdrawal. For an account to which our funds availability policy disclosure does not apply, you can ask us when you make a deposit when those funds will be available for withdrawal. An item may be returned after the funds from the deposit of that item are made available for withdrawal. In that case, we will reverse the credit of the item. We may determine the amount of available funds in your account for the purpose of deciding whether to return an item for insufficient funds at any time between the times we receive the item and when we return the item or send a notice in lieu of return. We need only make one determination, but if we choose to make a subsequent determination, the account balance at the subsequent time will determine whether there are insufficient available funds.

A TEMPORARY DEBIT AUTHORIZATION HOLD AFFECTS YOUR ACCOUNT BALANCE. On debit card purchases, merchants may request a temporary hold on your account for a specified sum of money when the merchant does not know the exact amount of the purchase at the time the card is authorized. The amount of the temporary hold may be more than the actual amount of your purchase. Some common transactions where this occurs involve purchases of gasoline, hotel rooms, or meals at restaurants. When this happens, our processing system cannot determine that the amount of the hold exceeds the actual amount of your purchase. This temporary hold, and the amount charged to your account, will eventually be adjusted to the actual amount of your purchase, but it could be three calendar days, or even longer in some cases, before the adjustment is made. Until the adjustment is made, the amount of funds in your account available for other transactions will be reduced by the amount of the temporary hold. If one or more transactions are presented for payment in an amount greater than the funds left after the deduction of the temporary hold amount, you will be charged an NSF or overdraft fee according to our NSF or overdraft fee policy, which may result in one or more overdraft or NSF fees. You will be charged the fee even if you would have had sufficient funds in your account if the amount of the hold had been equal to the amount of your purchase.

Payment Order of Items. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn or returned unpaid and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Our Policy is:

*See payment order form attached.

Posting order is the order in which deposits and withdrawals are made to your AuburnBank account.

At the end of each business day, we generally process transactions in the following order:

First: Deposits are credited to your account.

Second: We process paid non-sufficient funds items from the prior day and any checks you may have deposited that were returned unpaid.

Third: We process transactions performed over the counter at an AuburnBank branch. We will process checks sequentially in check number order. For transactions that do not involve a check or for which we cannot determine a check number, we will process those items in order from the lowest to highest dollar amount.

Fourth: Wire transfers are processed in order from the lowest to highest

Fifth: Account-to-account transfers (including sweep transactions) are processed in order from the lowest to highest dollar amount.

Sixth: We process all transactions performed with a debit card, including ATM and purchase transactions.

Seventh: Automated clearing house (ACH) debits, including checks that are converted into ACH items, are processed.

Eighth: We process other checks (i.e., checks, other than those described above) and other customer-initiated withdrawals (i.e., customer-initiated withdrawals, other than those described above).

Finally: Fees (including monthly account fees, non-sufficient funds fees, ATM fees, and other account fees). These fees are processed whether or not you have a positive account balance.

Due to the complexity of modern banking systems, exceptions to the posting order provided may occur.

Please keep track of your spending at all times to avoid overdraft and non-sufficient funds fees. You should note that often we do not receive debits on the same day that you conduct the transactions. As an example, when you use your debit card to pay for a purchase at a merchant and sign for the transaction, we usually receive an authorization request from the merchant the same day, but we might not receive the final debit card transaction for payment and posting until several days later.

Transaction posting methodologies and practices are subject to change at any time without notice to you.