

UNDERSTANDING OVERDRAFTS AND YOUR OPTIONS TO MANAGE FEES

Sometimes unforeseen events can lead to overdrafts. There are several ways that Associated Bank can assist you in monitoring your account balances and tracking spending. We offer this informational guide and disclosure to help you understand some of the most common features and fees associated with our overdraft practices and how they might help with an unexpected or occasional overdraft.

How does our overdraft program work?

An overdraft can occur when your account does not have enough funds to pay an item. The kinds of items that can cause an overdraft include: checks, debit card transactions, ATM withdrawals and pre authorized automatic payments—such as mortgage payments.

Overdraft protection is available for your personal or business account.

Enrollment in this service allows you to link your account with another Associated Bank account to cover an overdraft. If the linked account has enough funds, the bank will automatically transfer funds from your linked account to cover the overdraft amount. This service is provided at no charge.

If you do not have overdraft protection and the item is paid by the bank, your account balance will be negative and an overdraft fee of \$32 will be charged for most personal and business checking accounts, or \$40 for analyzed checking accounts.

If we do not pay an item because it will cause an overdraft, it will be returned because your account did not have sufficient funds. No fee will be charged by the bank. You may incur a fee from the party who you attempted to pay due to the return.

To avoid an overdraft fee when your balance is low, you have these options:

1. For most Associated Bank personal and business checking customers, your balance can go negative up to \$50 without incurring an overdraft fee.
2. If you are qualified for our Platinum Choice benefits, your balance can go negative up to \$100 without incurring an overdraft fee.

3. You can set up overdraft protection by linking your checking account to another Associated Bank account.
You can link your checking account to the following types of accounts:
 - Another checking account
 - A savings or money market account
 - A line of credit (including Checking Reserve Line of Credit, Premier Line of Credit, Business Line of Credit or Commercial Line of Credit)
 - An Associated Bank Personal or Business Credit Card
4. For personal accounts, you can decide if you would like the bank to pay or decline your debit/ATM card transactions when you do not have enough funds to cover it:
 - If you choose to “opt in” to everyday debit card transactions and ATM withdrawals, and the bank approves your transaction, you will be charged an overdraft fee.
 - You can change your overdraft “opt in” setting by contacting Customer Care Center at 888-290-2265 or visiting your nearest location.
 - Occasionally an overdraft may occur even if you have chosen to “opt out” due to a delay by a merchant in transmitting information to us. You will not be charged an overdraft fee. You will be responsible for bringing your balance to positive.
5. You can set up alerts in digital banking to notify you when your balance is getting low, when a transaction has processed, when a deposit is made and more.

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UNDERSTANDING OVERDRAFTS AND YOUR OPTIONS TO MANAGE FEES (CONT.)

What you need to know about an overdraft:

1. The overdraft fee is shown in the table below, along with the applicable daily maximum charge.
2. The bank may approve additional transactions in a day that take your account negative, but you will not incur additional overdraft fees.
3. You must bring your account back to a positive balance as soon as possible. The bank may put a hold on your account after 21 days without bringing your balance positive. This will prevent you from using your debit card or accessing your account.
4. The approval of any transaction is at the bank's discretion, and we reserve the right not to pay. We will consider your previous overdraft activity, account balance, deposit activity, length of time your account has been opened, what other accounts you hold with the bank and if your account is in good standing.

You can find more information to help you manage your account as well as find more details on fees, transaction limits and terms and conditions of these products by reviewing these documents:

1. Your Deposit Account Agreement—available online at AssociatedBank.com or your nearest location.
2. AssociatedBank.com/Overdraft for overdraft protection options.
3. Your applicable Checking Product Disclosure.
4. If applicable, your Overdraft Protection Transfer Authorization form.
5. For personal accounts, What You Need to Know about Overdrafts and Overdraft Fees - reviewing your overdraft settings and how you can make a change.

Overdraft Options			
Overdraft Related Charges and NSF	Overdraft Fees and NSF		
	Most personal and business customer checking accounts	Grace up to \$50	An overdraft fee will not be charged if account is overdrawn for \$50 or less.
	Platinum Choice eligible* Associated Choice Checking personal account or Private Banking personal checking account	Grace up to \$100	An overdraft fee will not be charged if account is overdrawn for \$100 or less.
	Personal or Business Account Overdraft—check or debit paid	\$32	Per item. Maximum of two fees charged per day for a total of \$64.
	Commercial Analyzed Account Overdraft—check or debit paid	\$40	Per item. Maximum of four fees charged per day for a total of \$160.
	NSF (Unavailable Funds)—check or debit returned	No charge	
	Overdraft Protection Transfer Options		
	Transfer from another Associated Bank Checking account	No charge	
	Transfer from a savings or money market account	No charge	
	Transfer from an Associated Bank Credit Card	No charge	Subject to credit approval.
Transfer from an Associated Bank line of credit (including Checking Reserve, Premier or Business)	No charge	Subject to credit approval.	
Transfer from an Associated Bank Commercial line of credit	\$80 annually	Subject to credit approval.	

* You must meet and maintain Platinum Choice Checking qualifications, listed on the Choice Checking Product Disclosure and Fee Schedule, to obtain enhanced benefits. Balances are calculated at the end of the calendar month, if qualifications are met benefits will start within 45 calendar days.

