Payable on Demand

The total of the discretionary courtesy overdraft (negative) balance, including any and all bank fees and charges and including all non-sufficient funds/overdraft fees, is due and payable upon demand. The Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all such amounts, as described in the All About Your Deposit Account agreement. The maximum repayment period is 30 days.

Limitations

The following limitations will apply to the Program:

1. The dollar amount of the approved overdraft, which includes any fees, will be subject to the limitations outlined previously for each account type.
2. Any overdraft fees charged to each consumer account above five per day will be refunded so that only a maximum of five overdraft fees per account, per day, will be assessed.
3. All items presented each day will be charged against the total dollar limit allowed for that account type until the dollar limit is reached. **Applicable fee and certain debit card POS transactins may overdraw the account past the stated limits.**
4. There is no limit on the number or dollar amount of fees that can be assessed on a non-consumer or commercial account.

Account Balances

Your overdraft limits under the Program may be shown in account inquiries regarding your available balance. The available balance may be shown to you for inquiries for ATM cash withdrawals. Inquiries throough telephone banking and internet banking will only show your actual account balance and will not show amounts available under the Program.

Alternative Programs

The Program has been made available to you to help you with inadvertent overdrafts of your account. It should not be used as a line of credit or an alternative source of funding for your account. We offer other alternatives to assist you with managing your account. The Bank has a variety of consumer credit products that are less costly than overdrawing your account. Loan information is available at any of our conveniently located offices. You may also contact us by phone at (518) 943-2600 or on our website: www.bankofgreene.com for information on these products. Also, as an alternative to the Program, the Bank offers a *Sweeps* program to cover inadvertent overdrafts.

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The Sweeps program requires the account holder to maintain a statement account (Savings or Money Market) with an available balance sufficient to cover the total dollar amount of overdraft items presented during the day against the checking account. At the end of each day available funds are "swept" from the statement account to the checking account in an amount sufficient to cover any overdrafts. The funds are "swept" in $100 increments. Plese refer to the Bank's Schedule of Service Charges for the current fees associated with the *Sweeps* program.

Termination of the Privilege

The Program is within Bank of Greene's sole and absolute discretion and can cease at any time and without prior notice of reason or cause. All accounts not maintained in good standing as described herein will have the Program terminated and a demand for payment of all negative balances and fees will be made. Bank of Greene may also terminate the Program as to any account based on fraud, check kiting, or other financial crime associated with the account.

Opt Out

The Program will be automatically added as a feature of your account if it has been maintained in good standing as described herein. **If you wish to opt out of this service, in full or in part, please contact your local branch office or Bank of Greene Customer Service Center at (518) 943-2600.** You may also fill out and send to us a copy of the attached form.

Overdraft Privilege Program Opt Out Form

☐ Please cancel my enrollment in the Overdraft Privilege Progam.

☐ Please cancel my enrollment for premium (ATM and debit card) transactions only.

Name _____

_____

Account Number _____

Signed _____

Date _____

Overdraft Privilege Program Disclosure

Bank of Greene

Community Banking at its Best!

PO Box 470
Catskill, NY 12414
(518) 943-2600
www.bankofgreene.com

FDIC

EQUAL HOUSING LENDER

Introduction

This disclosure, known as the Overdraft Privilege Program Disclosure, outlines the terms and conditions of Bank of Greene's Overdraft Privilege Program (the "Program"). It is an informative guide that describes the rules and regulations governing the Program. Please familiarize yourself with the information provided so that you will be able to maximize the advantage of participating in the Program.

Please be aware that this notice does not constitute either a written agreement of an obligation or a prearranged agreement for Bank of Greene to pay your overdrafts and we may withdraw this privilege at any time. Payment of any overdrafts will continue to occur at the discretion of the Bank.

It is the policy of Bank of Greene to comply with all applicable laws and regulations and to conduct business on accordance with applicable safety and soundness standards.

The All About Your Deposit Account agreement and the Truth In Savings Account Disclosure notice ("Account Documents") provided to you at the time you opened your account with us set forth the general rules regarding your deposit accounts. Any questions or conflicts that arise in the operation or administration of the Program will be controlled by the Account Documents and not this Program Disclosure. Copies of the Account Documents are available to you on request at any of our branch offices.

General Program Features

DEFINITIONS

You, Your - Each person who maintains an account with Bank of Greene either individually or jointly, or on behalf of another entity, that participates in the Overdraft Privilege Program.

We, Our, Us - Bank of Greene

Account in Good Standing - Maintaining your account in good standing means **that you:**

- Deposit an amount equal to the courtesy overdraft limit for the account type covered (see **Account Covered by the Program and Limits below)**
- Deposit an amount equal to or greater than the amount of all discretionary courtesy overdrafts extended to you within each 30 day period and bring your account balance to a positive balance within every 30 day period;
- Are not in default on any loan or other obligation to Bank of Greene; and
- Are not subject to any legal or administrative order or levy.

ABOUT THE PROGRAM

Pursuant to the Bank of Greene's commitment to provide you with the best level of customer service, if your checking or NOW account relationship has been open for at least 30 days and is maintained in good standing, Bank of Greene will consider approving your reasonable overdrafts.

Transactions and Order of Payment

Please refer to your All About Your Deposit Account agreement for details on Order of Payment on clearing transactions.

The Program covers checks, ACH debits and recurring debit card point of sale ("POS") transactions as *standard* covered transactions. Consumer customers (personal accounts) must opt-in, however, for *premium* transactions to be covered under the Program. Premium transactions are defined as "one time", or non-recurring, debit card POS and ATM transactions. Consumers must opt-in for each account to include these premium debit card transactions as part of the Program. Consumer customers who wish to opt-in for the premium transactions should contact us via your local branch office, or our Customer Service Center at (518) 943-2600. Business accounts, non-personal or commercial, are not required to opt-in. The premium transactions are standard for business accounts.

Bank of Greene encourages each account holder to manage their accounts in a responsible manner. Withdrawals made by check, ACH debits, and debit card POS and ATM transactions should not be made against accounts with insufficient or uncollected balances. We urge you to balance your accounts on a regular basis to avoid the possibility of overdrawing your account.

Discretionary Nature of the Program

The Program is not a line of credit. It is a discretionary service provided for a fee. Bank of Greene is not obligated to pay any check or other item presented for payment if your account does not contain sufficient, available funds. Alternatively, Bank of Greene, at its discretion, may honor the check or payment and create an overdraft. Any discretionary payment (or other negotiation or processing) by Bank of Greene of any non-sufficient funds check or checks (or other items) does not obligate Bank of Greene to pay any additional non-sufficient funds check or item, or to provide prior notice of its decision to refuse to pay any additional non-sufficient check or item.

Approval of payment of reasonable overdrafts by Bank of Greene on accounts in good standing (as described above) is only a discretionary courtesy, and not a right or obligation. The Program is within Bank of Greene's sole and absolute discretion and can cease at any time and without prior notice of reason or cause.

Accounts Covered by the Program and Limits

Bank of Greene will consider, as a discretionary courtesy and not as a right of obligation, approving your reasonable overdrafts. This privilege will generally be limited to the following accounts in the stated amounts:

"Totally Free Checking"	$ 1,200
"Tech-Image Checking"	$ 1, 200
"Free e-Checking"	$ 1,500
"e-Lightning Checking"	$ 1,500
"NOW Checking"	$ 1,500
"Nifty Fifty Checking"	$ 1,500
"Premiere Checking"	$ 1,800
"Ultimate Checking"	$ 1,800
"Free Small Business Checking"	$ 1,500
"Free e-Business Checking"	$ 1,500
"Business One Checking"	$ 1,500
"Commercial Checking"	$ 1,800

Overdraft limits include presented items paid and any applicable fees. For example, assume you have an account with an overdraft limit of $1,200. If your account balance is $50 and you write two checks, each for $100 (for a total of $200), and you make a $100 purchase with your debit card, your account would have an overdrawn balance of $361 ($50 minus the $300 of checks and debit card transactions) as well as the $111 of overdraft fees (using an example of a $37 overdraft fee) you would have incurred on the three items presented. Applicable fees and certain POS transactions may overdraw the account past the stated limits above.

Fees

A fee will be imposed for all overdrafts created by checks, in-person withdrawals, or by other electronic means, including debit card POS and ATM transactions. Please refer to the Bank's Schedule of Service Charges for fees related to Uncollected and Insufficient funds. This fee is the same as the fee charged for non-sufficient funds checks that are returned unpaid. If multiple items are presented against your account on the same day, each item will be assessed the fee. While accounts designated as "Totally Free" are not subject to monthly service charges or minimum balace requirements, these accounts may still incur fees for checks drawn on insufficient or uncollected funds, depsoited checks returned unpaid, and overdraft fees.

We may change our fees for non-sufficient funds and overdrafts at any time. Please refer to your All About Your Deposit Account agreement for additional details on Understanding and Avoiding Overdraft and Insufficient Funds (NSF) Fees.