

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- We have standard overdraft practices that come with your account.
- We also offer one or more overdraft protection plans, such as a line of credit or a link to another account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

- We do authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions using your checking account number
 - Automatic bill payments
- We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
 - ATM transactions
 - Everyday debit card transactions
- 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 be declined.

What fees will I be charged if *BankFinancial, F.S.B.* pays my overdraft?

Under our standard overdraft practices:

- We will charge you a per item overdraft fee of \$35.00 each time we pay an overdraft up to a maximum of 5 items per day, plus any daily negative balance fees.
- Also, if your account remains overdrawn for more than two (2) consecutive calendar days, we charge a fee of \$1.00 per \$1,000 of the negative ledger balance, with a minimum daily fee of \$5.00.
- We will not charge you a fee if you are overdrawn by less than \$10.
 - There is no limit to the total fees that we can charge you for overdrawing your account.

What if I want *BankFinancial, F.S.B.* to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, visit one of our 19 branch locations or contact our Customer Service Department at 1.800.894.6900 (Option 4).

Additional Important Information

- The Customer Agreement and Disclosure provided to you at the time you opened your account with us, as amended, controls the duties, obligations and your rights, your authorized users and *BankFinancial* with regard to your accounts. If there is any conflict between the Customer Agreement and Disclosure and any provision of this document, the Customer Agreement and Disclosure takes precedence. A copy of the Customer Agreement and Disclosure is available to you on request by contacting our Customer Service Center at 1.800.894.6900 (Option 4), online at bankfinancial.com, or from your local *BankFinancial* branch.
- An overdraft occurs when you do not have enough money in your account to cover a transaction, but we cover the transaction on your behalf. An unavailable funds transaction occurs when you do not have sufficient available funds in your account to cover a transaction, but we cover the transaction on your behalf. Unless otherwise noted, overdraft and unavailable funds transactions will generally be referred to as "overdrafts" for the purposes of this document.

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- A returned item transaction occurs when you have an overdraft and we return the transaction unpaid. Returned item transactions will not be posted to your account balance. Only the returned item fee will be posted to your account balance and the details about the returned item will be posted in the transaction description.
- Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account, we will have the discretion to pay the overdraft and the amount of the overdraft charge. **BankFinancial** is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by **BankFinancial** of an overdraft does not obligate **BankFinancial** to pay any other overdraft, or to provide prior notice of its decision to refuse to pay such overdraft.
- If your account meets certain criteria, has been opened for at least 180 calendar days, and you maintain your account in good standing, **BankFinancial** may extend Overdraft Privilege to cover overdrafts up to a maximum limit. Any and all fees and charges, including without limitation the Overdraft and Returned Item Fees, will be included in the overdraft amount. Your overdraft amount may exceed the Overdraft Privilege amount as a result of the assessment of a fee. Maximum limits are determined by product type. We may extend smaller limits for accounts opened less than 180 calendar days and other limits may apply. Certain types of account ownership or product types are generally not eligible and other exclusions may apply. Enrollment in Overdraft Privilege will be at the Bank's sole discretion. Customers may be removed or re-instated into the program from time to time based on the criteria established by the Bank. Eligibility and "Good standing" criteria are determined at the discretion of the Bank and may change from time to time.
- The total overdraft amount, including any and all fees and charges, is due and payable upon demand, and you and your authorized users will continue to be liable, jointly and severally, for all such amounts, as described in the Customer Agreement and Disclosure.
- You have the right to elect to opt-out of Standard Overdraft Coverage, to opt-in or opt-out of Extended Overdraft Coverage for your ATM and one-time Debit Card transactions at any time. If you remove the Overdraft Privilege from your accounts, your checks and transactions that exceed the available balance in your account will be declined and you will be charged a Returned Item Fee as stipulated in the Customer Fee Schedule.