



Overdraft Fees

Returned Overdraft Fee:	\$25.00
Paid Overdraft Fee:	\$25.00

Terms and Conditions

My Overdraft Manager services description: A discretionary Overdraft Service.

It is the policy of American Heritage Bank (AHB) to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds balance may result from: A) the payment of checks, electronic funds transfers, or other withdrawal request; B) payment authorized by you; C) the return of unpaid items deposited by you; D) the imposition of bank service charges; or E) the deposit of items which according to the bank's Funds Availability Policy, are treated as not yet "available" or finally paid.

American Heritage Bank is not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. Rather than automatically returning unpaid overdraft items that you may have, if your eligible account (primarily used for personal and household purposes) has been open for at least forty-five (45) days (and you have selected Premium or Standard Overdraft Manager services) and thereafter you maintain your account in good standing, which includes at least: A) continuing to make deposits consistent with your past practices; B) you are not in default on any loan obligation to AHB; C) you bring your account to a positive balance (not overdrawn) at least once every thirty days; and D) your account is not the subject of any legal or administrative order or levy, AHB may consider, as a discretionary courtesy or service* and not a right of yours nor an obligation on the part of AHB, approving your reasonable overdrafts.

This discretionary service* will generally be limited to \$300 for FREE Checking accounts, \$400 for Personal Checking accounts, as well as American Heritage Totally FREE Checking accounts, \$500 for Personal NOW Checking accounts and for American Heritage NOW Checking accounts. Of course, any and all bank fees and charges, including, without limitation, our returned overdraft fee/paid overdraft fee (as set forth in our fee schedules) will be included in this limit.

American Heritage Bank may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though AHB may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, AHB has no obligations to notify you before we pay or return any item. The amount of any overdrafts plus our returned overdraft fee/paid overdraft fee paid by AHB on an account with more than one (1) owner on the signature card, and each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts.

LIMITATIONS: Available only to eligible personal checking accounts primarily used for personal and household purposes (business accounts and money market accounts are not eligible) and AHB may limit the number of accounts eligible for the My Overdraft Manager service* to one (1) account per household.

***The My Overdraft Manager service does not constitute an actual or implied agreement between you and American Heritage Bank. Nor does it constitute an actual or implied obligation of or by American Heritage Bank. This service represents a purely discretionary courtesy that American Heritage Bank may provide to you from time to time which may be withdrawn by American Heritage Bank at any time without prior notice, reason or cause.**