



Lynx Protection Plan Policy (Lynx)

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

An overdrawn balance may occur for any of the following reasons:

1. Payment of checks, electronic funds transfers or other withdrawal requests
2. Payment of any item authorized by you (including preauthorized and/or recurring debits, etc.)
3. Charge back of a deposited item that has been returned to us unpaid
4. Charge of any applicable service charges
5. Payment of any item drawn on funds that are considered to not yet be available to you

Pennian Bank is not obligated to pay any item presented for payment against non-sufficient funds, unless it is an ATM and/or POS transaction that is pre-authorized on "Good Funds". The Bank identifies an ATM and/or POS transaction as pre-authorized on "Good Funds" only if at the time of the authorization the transaction does not exceed the account's memo ledger balance plus any funds available through a transfer in account balance (if applicable). You must have a qualifying account and remain in good standing for us to consider paying these items. The following qualifications must be met in order for your account to remain in good standing:

1. You continue to make deposits consistent with past practices
2. You bring your account to a positive balance within every 45 day period
3. You are not in default of any loan or other obligation to Pennian Bank
4. You are not subject to any legal or administrative order or levy

Upon meeting the above qualifications, Pennian Bank may, as a discretionary courtesy and not a right or obligation, approve your reasonable overdrafts. This privilege will be limited and based on account history. The limit will include non-sufficient funds fees and other charges as set forth in our fee schedule.

Whether your overdrafts will be paid is discretionary and Pennian Bank reserves the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. However, ATM and/or POS transactions that are pre-authorized on "Good Funds" will always be paid with no fees and no written notice will be sent. You will be notified by mail of any non-sufficient funds items paid or returned that you may have that were not pre-authorized on "Good Funds". The amount of any overdrafts plus any Non-Sufficient Funds or Overdraft Fees shall be due and payable on demand. Non-payment of any amount due may result in your removal from the program or in the closing of your account. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Funds and/or Overdraft Fee(s).

LIMITATIONS: Lynx Protection Plan is available only to eligible personal and business checking accounts. We may limit the number of accounts eligible for the service to one account per household. Each account owner or signer is required to be 18 years of age or older.