

Main Office, Franklin

21 Main Street • Franklin, MA 02038 • (508) 528-0088

	LOBBY	DRIVE-UP
Mon-Wed	8:30am to 4:00pm	8:30am to 4:00pm
Thurs-Fri	8:30am to 6:00pm	8:30am to 6:00pm
Sat	8:30am to 12 noon	8:30am to 12 noon

Bellingham Office

411 Pulaski Boulevard • Bellingham, MA 02019
(508) 883-2000

	LOBBY	DRIVE-UP
Mon-Wed	8:30am to 4:00pm	8:30am to 4:00pm
Thurs-Fri	8:30am to 6:00pm	8:30am to 6:00pm
Sat	8:30am to 12 noon	8:30am to 12 noon

Blackstone Office

8 Main Street • Blackstone, MA 01504 • (508) 883-2122

	LOBBY	DRIVE-UP
Mon-Wed	8:30am to 4:00pm	8:30am to 4:00pm
Thurs-Fri	8:30am to 6:00pm	8:30am to 6:00pm
Sat	8:30am to 12 noon	8:30am to 12 noon

Mendon Office

32 Hastings Street, Hood Plaza
Mendon, MA 01756 (508) 634-0040

	LOBBY
Mon-Wed	8:30am to 4:00pm
Thurs-Fri	8:30am to 6:00pm
Sat	8:30am to 12 noon

PhoneLink 508-541-HOME (4663)

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Courtesy Overdraft Disclosure

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...It's my bank.

We understand that mistakes happen.

A check or transaction returned for nonsufficient funds (NSF) can create problems yet our observation is that most of our customers make deposits that would have covered an overdraft within a few days.

To serve you better, we have added a discretionary overdraft feature to your checking account. This feature is offered as a courtesy. At our discretion we may elect not to pay any item into the overdraft even though we may have previously paid such items and we may change our practice without prior notice.

There is no additional cost for this enhancement but our normal Overdraft and Overdraft Monitoring fees will apply. Please refer to the bank's fee schedule.

Some restrictions apply (see next page).

The Bank may post certain items as a priority sequence, such as internal items, over the counter withdrawals, and other specific types of transactions. After priority posting, management will post all Automated Clearing House ("ACH") items then in-clearing items presented by other banks.

This service is only available for accounts with ongoing deposits in excess of the overdraft balance limit shown below for your type of account. Failure to make deposits in excess of the overdraft balance limit assigned to your account may result in the feature being removed.

For those customers who have a Personal Line of Credit account to cover overdrafts, this feature will be unavailable as the personal line of credit will continue to be your overdraft protection.

The normal limits currently in use are:

Account Type	Initial Courtesy Overdraft Balance Limit
FREE Checking	500
All Access Checking	500
NOW Checking	1,000
Commercial Checking	1,000
Small Business Checking	500

Here's how it works:

- If you have just opened your account, there will be a 60-day delay before this feature becomes available to you.
- As long as your current monthly (30-days) deposits exceed the overdraft balance limit for your type of account, a courtesy overdraft limit will be assigned to your checking account.
- If there are insufficient funds available in your account, this feature will be used to pay checks, ACH transactions, overdraft protection fees, and any overdraft monitoring fees up to your overdraft limit. This feature is not available for ATM cash withdrawals and you must "opt in" for us to honor point of sale debit card transactions.
- For each item paid under this program, a standard Overdraft Fee, as noted in the Consumer Fee Information brochure, will apply.
- **EXAMPLE** – If three NSF checks for \$125 are presented against an account balance of \$0 with a \$500 courtesy overdraft balance limit, we would normally pay all three of these items as shown:

Acct Bal	Check Presented	Example OD Fee	Ending Bal
\$ 0.00	\$125.00	\$35.00	(\$160.00)
(\$160.00)	\$125.00	\$35.00	(\$320.00)
(\$320.00)	\$125.00	\$35.00	(\$480.00)

Your account would be overdrawn by \$480 as noted above. However, you wouldn't have to pick up the checks from the merchant because the bank has honored the check and an embarrassing (and possibly costly) situation would be avoided. Please note though that if a 4th check for \$125 were presented, it would be returned and an overdraft fee of \$35 would apply.

- A \$5 per day fee will be assessed if your account is overdrawn at the end of the first business day following the 5th consecutive calendar day where an account remains overdrawn and each business day thereafter until the overdraft balance is corrected.
- Any bank fee can create a negative balance that results in an overdraft monitoring fee. Such as an overdraft fee may be imposed for overdrafts created by check, in-person withdrawal, ATM withdrawal, or other electronic means.
- Once the bank has paid the item(s), we will mail you a notice showing what was paid on your behalf, and the amount you are overdrawn.
- We encourage you to repay the overdraft within 3 or 4 days. If you fail to repay the overdraft within 32 days you will be considered in default and we may begin collection procedures, including reporting to check agencies.

If you don't want to have this feature on your account please contact us at (508) 528-0088.

We also offer other options that may be less costly to help you with your financial needs, such as, draw accounts, home equity and other types of loans. Personal Lines of Credit are available with Basic and NOW Checking Accounts and protect you against bounced check charges with a pre-approved credit limit to make purchases for more than the balance in your checking account.

If you have any questions, please talk with any of our customer service representatives. We would be happy to discuss options to meet your needs.