

## Guaranty Bank Retail Services and Price Changes

The following changes serve as amendments to your Account Disclosure, effective February 23, 2012.

Overdraft Fees	Current Pricing	Pricing effective 2-23-12
Overdraft/NSF (item paid)	\$37 per item	<b>FEE ELIMINATED</b>
Overdraft/NSF (item paid unavailable funds)	\$35 per item	<b>FEE ELIMINATED</b>
Auto Transfer NSF Posting Attempt <sup>1</sup>	\$37 per transfer	<b>FEE ELIMINATED</b>
Negative Balance fee	n/a	<b>\$28</b> charged the <b>1st day</b> your <b>account is overdrawn*</b>
Consecutive Day overdrawn fee	\$10 charged on the 3rd business day overdrawn and each business day overdrawn thereafter to a maximum of 10 business day per overdraft occurrence.	<b>\$28</b> charged the <b>2nd day</b> your <b>account is overdrawn*</b> and each day overdrawn until your account is positive. Limit <b>of 13 fees</b> per consecutively overdrawn period.
Charge to return check (NSF or unavailable funds) <sup>2</sup>	\$37 per item	<b>\$27</b> (limit of <b>one fee</b> per day)

\*"Overdrawn" is defined as the account balance is below \$0 after all items have been processed for that day. Fees are charged Monday-Saturday excluding federal holidays the bank is closed.

More than one overdraft fee may be charged against your account each day. For example, you could be charged a Consecutive Day overdrawn fee because your account balance is overdrawn and if the bank returned a check you would also be charged a Charge to return check fee. You must bring your account positive as soon as possible to reduce or avoid overdraft fees.

<sup>1</sup>The Auto Transfer NSF Posting Attempt fee is charged when there are not enough funds in your account to process an automatic transfer to a savings or money market account.

<sup>2</sup>The Charge to Return check fee is charged when you do not have enough money in your account to cover a transaction and the bank returns the item unpaid.

If an account remains overdrawn for 43 business days the bank will force close the account and charge a NSF Forced closure fee of \$50.

**Transactions are processed after the bank is closed and at this time overdraft fees are assessed. Transactions are processed in date/time order, credits will generally post before debits and checks will post in check number order.**