

First Bankers Trust Company Overdraft Privilege Disclosure

It is important for you to use your checking account responsibly and to never intentionally overdraw your account. However, we realize that financial shortfalls happen, and we have several options available for you. As a benefit to our customers, we offer these useful services to cover you if you present items against insufficient funds.

Overdraft Protection Options:

1. Transfer from another account - If you have other accounts with us, you can authorize us to transfer the funds needed to cover your overdraft. (Overdraft Protection)
2. Line of Credit – A line of credit is available to cover overdrafts. This service requires you to complete an application and approval is based on your credit worthiness. Contact your Branch Manager for applicable terms and conditions.
3. Overdraft Privilege - Overdraft Privilege is a discretionary service we provide to our checking account holders that offers you a safety net up to an automatically assigned overdraft limit requiring no action on your part. With Overdraft Privilege we will strive to pay items presented against insufficient funds, as long as you maintain your account in “Good Standing.” Overdraft Privilege is a discretionary service, and we reserve the right not to pay items even though we might have paid items previously presented. Items are paid into overdraft with the understanding that you will make a deposit immediately to cover the item and any associated fees*. You will be charged our normal overdraft fee* for any item paid into overdraft. Items returned due to insufficient funds are subject to the current insufficient funds fee*. We may charge an additional continuous overdraft fee* per day for each day that you are overdrawn. All deposits to overdrawn accounts are applied to the negative balance.

“Good Standing” - This service is provided at the sole discretion of the Bank. Your account will be evaluated to determine the amount of your overdraft limit ranging from \$0-\$1,000, using the following criteria:

- The age of your account
- Your Deposit(s) balance
- You continue to make deposits consistent with your past practices.
- Previous overdraft activity
- Account status relating to any legal or administrative order or levy, or are currently a party in a bankruptcy proceeding
- You do not have a loan or other obligation to the bank delinquent in excess of 30 days or have an unresolved prior loss with the bank.
- You must bring your account to a positive balance within 30 days of becoming overdrawn
- You are not currently participating in an overdraft repayment plan.
- Your account is not currently being reviewed for fraudulent activity or transactions.
- At account opening we do not receive a new customer screening solution warning or any other negative indicators
- Your account is being maintained in an active status.

Eligibility

- You have opened an eligible account type and provided a valid address.
- The primary account owner is 18 years of age or older.

Transactions Eligible for Overdraft Privilege – Overdraft Privilege will be available for all checks written, in-person withdrawals, ACH transactions, preauthorized automatic transfers, internet banking, and telephone banking. Overdraft Privilege will not be available for ATM and everyday debit card transactions unless authorized, by completing an ATM/Debit Card Opt-In Form.

NOTE: If you have consented to Overdraft Privilege for ATM transactions, please verify your balance before initiating an ATM cash withdrawal. All overdrafts will be subject to our overdraft fee* for each withdrawal until the account returns to a positive balance.

*For current fee information please refer to our Schedule of Fees at www.firstbankers.com

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Overdraft Privilege Opt Out - You may never need to take advantage of Overdraft Privilege, but you may find it useful in the event of a temporary shortfall. If you do not want to have Overdraft Privilege, simply contact us and we will provide you with an Opt-out form to remove this benefit from your account. It is important for you to consider that there is no additional cost for Overdraft Privilege and that by opting out you are instructing us to return unpaid all items presented against insufficient funds. If you opt out, you will still be charged our returned item fee*. Customers who receive a Social Security, federal direct deposit, or any other entitlement benefit must opt-out if they do not want the Bank to apply those funds to pay an overdraft.

Everyday debit card and ATM transactions – You may choose to opt out of everyday debit card and ATM transactions at any time with respect to overdrafts. Simply contact us via phone 217-228-8000, visit our website www.firstbankers.com, or visit one of our local branches, and we will be happy to assist you.

Payment Order of Items - We process transactions in a specific order to determine which items are paid first. Each line below represents a category of transactions. Within each category, if there are multiple items, we pay them starting with the lowest dollar amount and moving up to the highest.

NOTE: Please be aware that holds placed on your account for pending electronic transactions, such as hotel or rental car deposits, reduce your available balance and may cause your account to become overdrawn.

1. Any necessary credit reversals
2. Automatic transfers posted first
3. Automatic Demand Deposit Loan (DDL) payments (Readyline)
4. Automatic transfers to other First Bankers checking accounts
5. Automatic transfers to other First Bankers savings accounts
6. Automatic payments to other First Bankers loan accounts
7. Overdraft/NSF fees
8. Federal withholding
9. State withholding
10. Miscellaneous customer debits
11. Wire transfers
12. Charged-back items (deposited or cashed)
13. Miscellaneous bank fees, including safe deposit box rent, wire transfer fees, stop pay fees, etc.
14. Force-paid customer items
15. Manual Loan Payments
16. ATM withdrawals and any debit card transactions (including recurring)
17. ACH withdrawals, digital banking transfers and payments, and telephone transfers and payments
18. Regular checks and money market in-person withdrawals
19. Manual service charges
20. ATM withdrawal fees and ATM surcharges
21. Account closing withdrawals
22. Automatic recurring service charges (for special features)
23. Automatic account service charges
24. Automatic transfers to external accounts
25. Automatic transfer charges
26. Continuous daily overdraft charge

Account Agreement - Your account agreement describes the duties, obligations, and rights of depositors, authorized signatories, and the Bank regarding your deposit accounts. That account agreement is incorporated herein for all purposes as if it were set forth verbatim as to matters not directly addressed by this disclosure. Your account agreement and this disclosure shall be construed to minimize conflicts between them.

Waiver: The Bank's forbearance from, or delay in, exercising any of the Bank's rights, remedies, privileges, or right to insist on your strict performance of any provisions of your account agreement, this Overdraft Privilege disclosure, or any other provision related to your account, shall not be construed to be a current or future waiver of the Bank's rights, remedies or privileges.

Remedy: You and the Bank agree that the exclusive remedy and forum for all disputes arising out of the Overdraft Privilege or your or Bank's performance there under, except for matters you or Bank take to small claims court, is arbitration by an independent arbitrator pursuant to the applicable rules of the American Arbitration Association, except as prohibited by law.

Effective Date- All information listed in this disclosure is effective as of **December 30, 2025**.