

UNDERSTANDING OVERDRAFTS AND YOUR OPTIONS TO MANAGE FEES

Associated Bank is providing the following information on tips to help avoid overdrafts, Overdraft Protection Transfer Service* options, and summary information on our bank policies and practices concerning overdrafts — all of which may be useful to you to help minimize or avoid overdrafts and related charges and fees. If you have questions or would like to sign up for Overdraft Protection Transfer Service* options, please stop by any of our convenient locations or call 800-236-8866. We look forward to serving your banking needs.

Here are some tips to help avoid overdrafts.

These tips and tools can help you keep track of the money in your account to help you avoid overdrafts. Remember that even following these tips will not necessarily result in your avoiding all overdrafts and related charges and fees.

- Keep your checkbook register up to date and calculate the amount you have left in your account after each transaction. Know how much you have and don't spend more than that.
- Use the convenient tools Associated Bank offers to help you keep informed about your deposit account and your available balance. Among those tools are Online Banking, our automated phone system, the balance inquiry feature at ATMs, and our low-balance email alerts.
- Consider keeping additional funds in your account as a cushion and use direct deposit.
- After depositing a check, wait an extra business day before you write checks or use an ATM or debit card, unless you already have sufficient available funds in your account.
- Information is power! If you would also like credit counseling information, there are a variety of organizations (including nonprofit organizations) that provide readily available information online.
- Debit card transactions at some merchants (e.g., gas stations and hotels) may result in temporary authorization holds, including holds that exceed the transaction amount. This reduces your available balance.

Consider signing up for Overdraft Protection Transfer Services* available to you from Associated Bank.

- **Transfer from another deposit account:** When you have an Associated Bank savings, money market or another checking account linked to your checking account, funds (up to your available balance) are transferred to your checking account when an overdraft occurs.
- **Transfer from an Associated Bank credit card:** When you have an Associated Bank credit card linked to your checking account, you can repay the overdraft by paying your monthly credit card bill.
- **Transfer from an Associated Checking Reserve Line of Credit:** When you have a Checking Reserve Line — which is an unsecured line of credit — linked to your checking account, you may have a maximum credit limit of up to \$15,000 to use for overdrafts.
- **Transfer from an Associated Home Equity Line of Credit or Premier Line of Credit:** When you have an Associated Bank Home Equity Line of Credit or Premier Line of Credit linked to your checking account, it can help you avoid overdraft fees.

Please read the following pages for summary information on bank policies and practices regarding overdraft concepts.

Bank policies and practices regarding funds availability, available balance, payment and posting order and other concepts can impact you regarding the number of overdrafts on your account and related fees.

Many of Associated Bank's services are provided at little or no charge, but we do apply fees for certain services, including fees to cover overdrafts. This overview describes Associated Bank's overdraft program and policies. Such information may help you limit and possibly avoid overdraft fees or nonsufficient funds (NSF) fees in connection with your account. This is only a brief summary. For the complete information, you should review the Deposit Account Agreement, the What You Need to Know about Overdrafts and Overdraft Fees disclosure, and the Consumer Deposit Account Fee Schedule. Such documents are available at your nearest Associated Bank.

To help avoid overdrafts, get to know bank policies and practices.

Unpaid items and overdrafts.

An overdraft may occur if Associated Bank is presented with a request to pay a check or other item, an in-person withdrawal, an ATM withdrawal, a point-of-sale ATM card transaction, a point-of-sale debit card transaction, or another type of electronic debit transaction or instruction or order for the payment, transfer or withdrawal of funds from your account (each of these may be referred to as a "withdrawal request"), that exceeds the funds available for withdrawal in your account, unless you have enrolled in one of the optional Overdraft Protection Transfer Services* referenced above to cover such a withdrawal request. An overdraft may result in an overdraft fee or nonsufficient funds fee (NSF).

Funds availability.

Our policy is to make funds from your check deposits drawn on other banks available for withdrawal on the first business day after the business day we receive your deposit. Cash, electronic direct deposits and checks drawn on Associated Bank will be available for withdrawal on the business day we receive the deposit. Once the funds are available for withdrawal, you can withdraw them in cash and we will use them to pay checks you have written. For determining the availability of your deposits, every day is a business day, except Saturdays, Sundays and federal holidays with the exception of Washington's Birthday (commonly referred to as Presidents Day) or Columbus Day that fall on a Monday through Friday. If you make a deposit on a non-business day, we will consider that the deposit was made on the next business day. In some cases, we may delay making funds available for withdrawal beyond the first business day. Then, the funds will generally be available for withdrawal by the fifth business day after the day of deposit.

This is only a summary of funds availability. Please refer to the Funds Availability Policy Disclosure section in the Deposit Account Agreement for complete information.

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Available balance.

Funds available for withdrawal at any given time are reflected as your available balance. "Available balance" means the account balance minus any pending holds for deposited or cashed checks (see the Deposit Account Agreement for a complete description of deposit holds), memo posts (e.g., debit card authorization for a purchase), and/or any holds for legal process or other freezes on your account authorized by the Deposit Account Agreement (individually and collectively, "pending activity"). "Account balance" means any and all funds in the account without regard to any pending activity. At any given time, if there is no pending activity on your account, available balance and account balance will be the same. There are several ways to obtain information about your available balance at any given time, including, but not limited to, inquiring about your account through an ATM, online banking, telephone banking, mobile banking, in person at a branch, or by reconciling your recent account statement. It is important to note that the accuracy of your available balance may be impacted by Associated Bank's processing and posting order (see the processing and posting order discussion below for a description of processing and posting order).

If Associated Bank receives a withdrawal request and your available balance is insufficient to pay the withdrawal request or if there is a freeze or hold on the account (and you have not enrolled in one of the optional Overdraft Protection Transfer Services* discussed herein to cover such withdrawal request), we may still choose at our discretion (without notice to you) to pay, return or decline that withdrawal request, even though we may have previously established a pattern of paying, returning or declining such withdrawal request. If your account lacks a sufficient available balance to pay a withdrawal request, we may charge your account an overdraft fee or NSF fee which shall be determined in the following manner: (a) if a withdrawal request exceeds your account balance, regardless of whether we pay or return the item or debit, you may be charged an overdraft fee and (b) if a withdrawal request exceeds your available balance, regardless of whether we pay or return the item or debit, you may be charged an NSF fee.

Transactions that can create an overdraft and overdraft fees.

If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft fee or NSF fee of \$35 per item. A fee may be imposed for covering overdrafts created by*** check, in-person withdrawal, ATM withdrawal, debit card transactions or other electronic means. There is a four-transactions-per-day limit on the \$35 fee we will charge you for overdrawing your account. When an account is overdrawn for more than five consecutive business days, we apply a continuous overdraft fee of \$7 for each business day your account remains overdrawn.

Processing and posting order.

Associated Bank processes and posts all withdrawal requests received on any given business day at the end of such business day. Withdrawal requests received on a non-business day are processed

and posted at the end of the next business day. Associated Bank may process and post withdrawal requests in any order Associated Bank chooses, unless a particular order is either specifically required or specifically prohibited (by express language requiring or prohibiting such processing order) by applicable law. The order in which you make withdrawal requests from your account on any given day may not be the same as the order in which we process and post such withdrawal requests to your account. Associated Bank may choose a payment processing order even if such a payment processing order results in the creation of a larger number of overdrafts and/or returned transactions, as well as any related fees, than would result through use of a different payment processing order. Associated Bank may choose to categorize withdrawal requests into different categories and Associated Bank may choose to process and post withdrawal requests in certain categories before those in other categories. For example, ATM withdrawals and non-recurring point-of-sale debit card transactions may be in a different category than checks. Associated Bank may choose a different processing and posting order for withdrawal requests within each category. Associated Bank may change the payment processing and posting order at any time without notice to you.

Generally, our practice is to process and post Withdrawal Requests to your Account at the end of each Business Day, with certain categories of Withdrawal Requests being processed prior to those in other categories. Generally, deposits to your Account are processed and posted prior to Withdrawal Requests. The following are Withdrawal Request categories in order of processing and posting and a description of general processing and posting orders within such categories:

- (1) ATM withdrawals, nonrecurring point-of-sale Debit/ATM card transactions and ATM transfers out of your Account — For this category, the Bank processes and posts Withdrawal Requests chronologically by the date and time of the transaction. If there is insufficient information to process and post a Withdrawal Request in this category chronologically, then such Withdrawal Requests with insufficient information are posted prior to other Withdrawal Requests in this category. A low-to-high by dollar amount processing order is used for the Withdrawal Requests with insufficient information.
- (2) Wire transfers, in-branch savings and checking withdrawals, Online Banking Service transfers between your Accounts at the Bank – For this category, the Bank processes and posts Withdrawal Requests in a low-to-high by dollar amount order.
- (3) Automated Clearing House (ACH), Online Bill Pay Service transactions paid electronically, and recurring Debit Card transactions – For this category, the Bank processes and posts Withdrawal Requests in a low-to-high by dollar amount order.
- (4) Checks, including Online Bill Pay Service transactions paid by check – For this category, the Bank processes and posts Withdrawal Requests by check number. If there is insufficient information to process and post a Withdrawal Request in this category by check number, then those Withdrawal Requests with such insufficient information are processed and posted in a low-to-high by dollar amount order prior to the Withdrawal Requests with a known check number.

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In the "Processing and posting order" section, Online Bill Pay Service refers to the Bill Payment Service and includes optional add-on services such as Popmoney® person-to-person transfers (P2P) and External account-to-account transfers (A2A), offered by the Bank. Please refer to the applicable Terms and Conditions of the Bill Payment Service for more information regarding when the Bank may receive Withdrawal Requests in this setting. Please note that the above describes common withdrawal requests and categories. There are additional miscellaneous and generally infrequent types of withdrawals that can be processed and posted at any stage (after deposits are posted) in the processing and payment order. Account maintenance fees and miscellaneous fees may be processed and posted to your account at any time after deposits are processed and posted, which could be before any or all of the withdrawal request categories listed above. Such fees will reduce your available balance and could result in insufficient funds to satisfy your withdrawal requests on such business day. Overdraft fees or NSF fees are generally processed and posted last.

Debit/ATM Card Overdraft Service

Debit/ATM Card Overdraft Service**: You can choose to have this service on your checking account which may help you make one-time purchases using your debit card or withdraw cash at an ATM when you don't have enough available funds in your checking account. To sign up for this service or if you change your mind and want to reverse your decision, contact us by phone, mail, at a branch office or through the Self Service tab in online banking. There are costs (e.g., overdraft fees) if you use this service. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. Even if you do not add the Debit/ATM Card Overdraft Service, at our discretion we may authorize the payment of checks, ACH transactions and recurring payments from your debit card, which may result in overdraft fees.

You may want to consider one of the Overdraft Protection Transfer Services* (e.g., Associated Checking Reserve Line of Credit, Associated Home Equity Line of Credit or Premier Line of Credit) mentioned previously as an alternative to the Debit/ATM Card Overdraft Service.

Additional disclosure

Deposit and loan products are offered by Associated Bank, N.A., Member FDIC and Associated Banc-Corp. Equal Housing Lender.

*Please refer to the Overdraft Protection Transfer Authorization and Consumer Deposit Account Fee Schedule for terms, conditions and fees regarding the Overdraft Protection Transfer Service. There is a fee in the event a transfer is needed to cover your overdraft. Not all checking account products qualify for all types of Overdraft Protection Transfer Service options. You should inquire for details. Loan products are subject to credit approval and involve interest and other costs. Please ask about details on fees, terms and conditions of these products. Transfers from savings and money market accounts are subject to Regulation D limits on the number of transfers permitted per month or statement cycle.

**Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, Associated Bank typically does not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. If Associated Bank pays an overdraft, it shall not be deemed to have extended an overdraft line of credit to you and you must make a deposit immediately to bring your account back to a positive balance. Please refer to the "Transactions that can create an Overdraft and Overdraft Fees" section for a description of overdraft related fees and additional disclosure.

For consumer accounts, if you are opted out of Debit/ATM Card Overdraft Service or Discretionary Overdraft Privilege Service, transactions that the bank does not have the ability to return (for example, a debit card charge a merchant did not obtain authorization for) that exceed your available balance may be paid, but an overdraft fee or NSF fee will not be charged on such a withdrawal request. Please call us if you would like to opt out of the Discretionary Overdraft Privilege Service.

***Including but not limited to.

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