



Be Wise Advantage

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At First National Community Bank (herein referred to as “FNC Bank”), we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That’s why we provide *Be Wise Advantage*, a special overdraft service for FNC Bank customers.

What is *Be Wise Advantage*?

Be Wise Advantage is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your *Be Wise Advantage* limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. Balances displayed do not include the *Be Wise Advantage* limit.

How does *Be Wise Advantage* work?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank’s Funds Availability Policy, are treated as not yet available.

As long as you maintain your account in “**good standing**,” we may approve your overdraft items within your unused *Be Wise Advantage* limit as a non-contractual courtesy.

For *Be Wise Advantage* consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of *Be Wise Advantage* as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

FNC Bank reserves the right to limit participation to one account per household/business or to suspend, revoke, or discontinue this service without prior notice.

What if I go beyond my *Be Wise Advantage* limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft **plus** our *Be Wise* Items Paid Charge of \$30 for each item will be deducted from the *Be Wise Advantage* limit.

Overdrafts above and beyond your established *Be Wise Advantage* limit may result in checks or other items being returned to the payee. You will be charged a Returned Item Charge of \$30 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple Returned Item Charges. A Notice of Non-Sufficient Funds will be sent to notify you of items paid and/or returned.

What does my *Be Wise Advantage* cost?

There is no additional cost associated with *Be Wise Advantage* unless you use it. If you do use the *Be Wise Advantage* limit, you will be charged our *Be Wise* Items Paid Charge of \$30 (maximum \$120 per day) for each overdrawn item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, per the bank’s policy; however, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post.

In addition, we post incoming transactions in real time, so checks and other debits to your account may post before deposits and other credits. If there are insufficient funds in your account at the time a transaction posts, you will be charged for each item paid. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our *Be Wise* Items Paid Charge of \$30 (maximum \$120 per day) for each overdraft item paid.

Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$90 in *Be Wise* Items Paid Charges. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my *Be Wise Advantage* limit? If I have two checking accounts, can I get *Be Wise Advantage* on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business, you may have a limit on each eligible account.

Carefree Checking.....	\$500
Wise Rewards Checking.....	\$500
Elevate Checking.....	\$500
Business Checking—Sole Proprietor Only.....	\$500
Money Market Account	\$1,000

How quickly must I repay my *Be Wise Advantage*?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from FNC Bank informing you that your *Be Wise Advantage* limit has been suspended and additional items will be returned. Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.

What are some of the ways I can access my *Be Wise Advantage* limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your *Be Wise Advantage* limit and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my <i>Be Wise Advantage</i> available?	Does the balance provided reflect my <i>Be Wise Advantage</i> limit?
Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No	N/A
ATM Withdrawal	No	No
ACH- Auto Debit	Yes	N/A
Online Banking	No	No
Bill Pay (by check)	Yes	N/A
Bill Pay (electronic)	No	N/A
Telephone Banking	No	No

What if I am having trouble repaying my *Be Wise Advantage* or use it frequently?

Please contact us at (715) 246-6901 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using *Be Wise Advantage* more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using *Be Wise Advantage* excessively or seem to be using *Be Wise Advantage* as a regular line of credit. You will be charged a an Returned Item Charge of \$30 for each item returned.

Following regulatory guidance, we may contact you if you are paying multiple *Be Wise* Items Paid Charges to discuss possible alternatives to *Be Wise Advantage* that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined *Be Wise Advantage* is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure *Be Wise Advantage* is still the most appropriate option available to you for covering your short-term credit needs.

How do I know when I use the *Be Wise Advantage* Limit?

You will receive a Notice of Non-Sufficient Funds each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

We have no obligation to notify you before we pay or return any item. The amount of any overdraft including our *Be Wise* Items Paid Charge of \$30 and/or a Returned Item Charge of \$30, that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

How soon can I use my *Be Wise Advantage*?

If you are a new customer, we will advise you 30 or more days after your account is opened that you may use the *Be Wise Advantage* service. This is provided you have maintained satisfactory activity in the account, including making regular deposits, consistent with our internal standards for the account type for which the *Be Wise Advantage* is offered. Once you are notified your *Be Wise Advantage* limit is available to you, it may continue to be available provided you maintain the account in "good standing" as defined in this brochure.

What are some other ways I can cover overdrafts at FNC Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your check book regularly, and manage your finances responsibly. Other suggestions may be found at www.fnc.bank, <https://www.fdic.gov/moneysmart> and/or <https://www.consumerfinance.gov>.

FNC Bank offers additional ways to cover overdrafts in addition to *Be Wise Advantage*.

Ways to Cover Overdrafts at FNC Bank	Example of Associate Rates* and Fees
Good account management	\$0
Link to savings account	\$1 transfer fee**
Overdraft line of credit	18% APR***

*This information is effective as of November 2023 and is provided as an example. **The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply. ***APR-Annual Percentage Rate-Subject to change. Please ask us about our current specific products, rates, and fees.

What if I do not want to have *Be Wise Advantage* on my account?

If you would like to have this service removed from your account, please contact us by mail at PO Box 89, New Richmond WI 54017, call (715) 246-6901, email us at info@fnc.bank or stop into any of our branch offices.

Be Wise Advantage

CUSTOMER POLICY

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available.

While we are not obligated to pay any item presented for payment if your account does not contain enough funds, as long as you maintain your account in "good standing," we may approve your overdraft items within your unused *Be Wise Advantage* limit as a non-contractual courtesy. For *Be Wise Advantage* consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of *Be Wise Advantage* as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, per the bank's policy; however, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post. In addition, we post incoming transactions in real time, so checks and other debits to your account may post before deposits and other credits. If there are insufficient funds in your account at the time a transaction posts, you will be charged for each item paid. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our *Be Wise* Items Paid Charge of \$30 for each overdraft item paid. (maximum \$120 per day)

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, remember that the amount of the overdraft plus the bank's *Be Wise* Items Paid Charge of \$30 per item will be deducted from the *Be Wise Advantage* limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using *Be Wise Advantage* excessively or seem to be using *Be Wise Advantage* as a regular line of credit. Returned items may be presented for payment by the payee or their financial institution multiple times. However, you will only be charged a Return Item Charge of \$30 for the first time each item is returned.

We will notify you promptly of any non-sufficient fund items paid or returned, however we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our *Be Wise* Items Paid Charge of \$30 and/or a Returned Item Charge of \$30 that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

Be Wise Advantage should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. Balances provided do not include the *Be Wise Advantage* limit. If you would like to have this service removed from your account, please call (715) 246-6901.

Your *Be Wise Advantage* limit may be available for each item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

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LIMITATIONS: *Be Wise Advantage* is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or business use. First National Community Bank (herein referred to as "FNC Bank") reserves the right to limit participation to one account per household or business and to suspend, revoke, or discontinue this service without prior notice. **If your limit is suspended, unless we notify you otherwise or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.**