



DIETERICH
BANK *Live for Today.
Bank for Tomorrow.*



BUILDING A BETTER BANKING EXPERIENCE

July 21-25, 2022

Prepare Ahead of Time

- Withdraw cash prior to Thursday, July 21 from an ATM or branch location.
- Carry alternative forms of payment, such as cash, checks, credit cards, etc.
- Initiate Bill Pay payments due between Friday, July 22 and Monday, July 25 prior to July 21.
- Transfer necessary funds prior to Friday, July 22.

Revised 7/12/2022

YOUR GUIDE TO OUR SYSTEM UPGRADE



The digital world we live in today seems to be moving faster than the speed of light. The banking industry, like many other industries, has been impacted by the ever-changing technology. At Dieterich Bank we are continually looking for ways to improve the products and services we offer. Because of this, we are excited to announce an upgrade to our core operating system. This upgrade will provide customers with a new digital banking experience and will enhance the system our employees utilize to service our customers.

I wish to extend my appreciation and gratitude to our employees for their time and effort in preparing for a successful conversion. The customers are a top priority of Dieterich Bank and were the main focus of discussion throughout the project. We realize the process will not be flawless and we ask for your patience and understanding while we navigate this transition. While most of the upgrades to the system will have a positive impact, there may be some changes that will require the customers to adjust.

The upgrade to a better banking experience will begin on Thursday, July 21, 2022. We anticipate a smooth transition and limited disruption. Please prepare yourself by reading the information in this booklet.

Thank you for your patience and continued patronage of Dieterich Bank.

CHUCK DETERS, CEO

WHAT'S AVAILABLE & WHAT'S NOT

	THURS. 7/21	FRI. 7/22	SAT. 7/23	SUN. 7/24	MON. 7/25
ONLINE & MOBILE BANKING	Available	Unavailable	Unavailable	Unavailable	Available ¹
DEBIT CARDS	Available ²	Available ²	Available ²	Available ²	Available ²
CHECKS	Available	Available	Available	Available	Available
TELEPHONE BANKING	Available	Unavailable	Unavailable	Unavailable	Available
ON-SITE ATMS	Unavailable ³	Unavailable ³	Unavailable ³	Unavailable ³	Available

1. Mobile Banking users will be required to download the new Dieterich Bank app from the Apple Store or Google Play Store. The app will be available for download on July 25.
2. Debit cards will have limited access to available funds. See page 5 for additional information.
3. All off-site ATMs will be available throughout the weekend. On-site ATMs will be temporarily out of service beginning Thursday, July 21 through Sunday, July 24.

DIGITAL BANKING: HOW TO LOG IN

REMINDER Beginning at midnight on Thursday, July 21 until Monday, July 25, online and mobile banking will be unavailable.

Use the instructions listed below to log in to your digital banking account on or after July 25.

ONLINE BANKING INITIAL LOGIN INSTRUCTIONS

1. Visit www.dieterichbank.com.
2. Click the "Login" button at the top right hand corner of the Dieterich Bank homepage.
3. Type in your existing username. (also known as "Login ID" and "Access ID")
4. Your password will be your existing username + the last 4 digits of your social security number.
 - If your username is jdoe and your last 4 digits of your SSN is 1234, then your password is jdoe1234.
5. The system will prompt you to change your password and choose new security questions.
6. You will then be required to validate your email address.

MOBILE BANKING INITIAL LOGIN INSTRUCTIONS

Download the New Dieterich Bank App

All mobile app users will need to delete the existing Dieterich Bank app from their smart phone and/or tablet. The new Dieterich Bank Mobile App can be downloaded to your smartphone and/or tablet on or after Monday, July 25. The app can be found by searching "Dieterich Bank" in the Apple Store or Google Play Store. Note: the app icon will appear the same as the old icon.

1. Open your new Dieterich Bank mobile app.
2. Type in your existing username. (also known as "Login ID" and "Access ID")
3. Your password will be your existing username + the last 4 digits of your social security number.
 - If your username is jdoe and your last 4 digits of your SSN is 1234, then your password is jdoe1234.
4. The system will prompt you to change your password and choose new security questions.
5. You will then be required to validate your email address.

BUSINESS CUSTOMERS DIGITAL BANKING INITIAL LOGIN INSTRUCTIONS

- Business Customers will follow the same instructions listed above, however your password will be your current username + the last 4 digits of the business' EIN.
 - If you have multiple business accounts with different EIN numbers, please contact Customer Care prior to Monday, July 25 to determine the last four digits of the EIN to be used for the temporary password.
- If you are an online administrator, please advise your sub-users of the login process on Monday, July 25 and provide the last 4 digits of the EIN number of the business to the sub-users.

NEW DIGITAL BANKING FEATURES

We continue to provide digital banking features to make banking convenient for you, our customer. Our enhanced digital banking platform will include new features such as:

- One platform for both online and mobile banking - what works online works on the mobile app.
- More user friendly ways to reset passwords.
- Customers may submit forms through populated fields (ex - change of address).
- Additional robust alert options.
- Customers may view deposited check images.
- Funds from mobile check deposits will be available in your account sooner than they are today.

DIGITAL BANKING CHANGES

The digital banking upgrade will impact some current features. We encourage you to take action on the following items prior to July 21:

ALERTS

Alerts allow you to be notified of transactions flowing to and from your account. When you create an alert through online banking, you specify the conditions that trigger the alert. **Alerts set up in the existing online banking platform WILL NOT transition to the new system. We recommend noting your current alerts so that you can set them up upon completion of the upgrade on or after July 25.**

EXTERNAL TRANSFERS

Your accounts at other financial institutions can be linked to digital banking with Dieterich Bank. This allows you to transfer money between two financial institutions without ever leaving home! While we currently offer this feature today in online and mobile banking please note that **from Wednesday, July 20 - Monday, July 25 external transfers will NOT be available.**

An additional change to the external transfer feature involves funds availability upon transfer. Money being transferred from another financial institution checking or savings account into a Dieterich Bank checking or savings account via online banking or mobile banking will not have immediate availability but will take 2-3 business days for the transaction to occur and funds to be available for use. It will be a similar situation when sending from Dieterich Bank to an external financial institution's account. Please ensure that you plan accordingly when transferring money.

You may have to reset and validate external transfer accounts following the online banking upgrade. Please take time to note the external accounts linked to your digital banking prior to July 21.

BILLPAY

We will be maintaining the same billpay provider through the upgrade. All information regarding vendors and payments is expected to transfer upon completion of the upgrade on July 25.

There will be a change to bill pay relating to NSF and overdraft fees. Billpay will initiate an NSF or overdraft fee if funds are not available on the date of payment chosen by the customer. In this instance, the payment will be cancelled and the customers will have to resubmit payment.

QUICKEN®/QUICKBOOKS®

In order to retain your current transaction history, you will need to download it from your online banking prior to **Thursday, July 21**. After that date, you will no longer have access to any data prior to the upgrade. Please visit DieterichBank.com/BetterBanking for detailed information regarding downloading transaction history and reconnecting your account post upgrade.

DIGITAL BANKING CHANGES CONTINUED

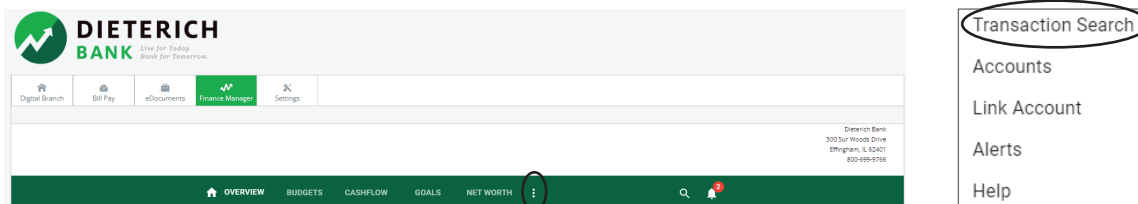
SAFE DEPOSIT BOXES

Our current online banking platform allows a customer to view their safe deposit box account. This feature is not available in our new online and mobile banking platform. Please see additional information regarding safe deposit box rates on page 7.

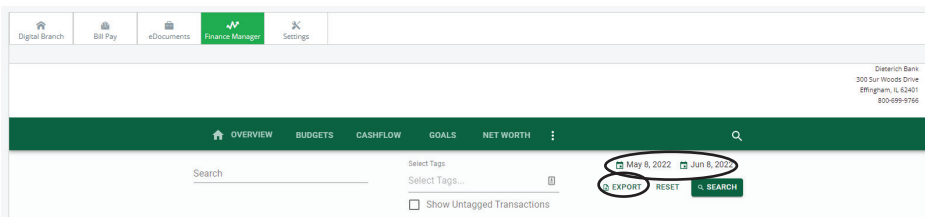
FINANCE MANAGER

This budgeting tool allows customers to set up financial goals and personal budgets in one platform. **If you are currently using Finance Manager within the Dieterich Bank digital platform please note that your information WILL NOT transfer into our new digital banking platform. We encourage all customers using Finance Manager to download and export the information prior to July 21.** Instructions for doing so are noted below:

1. Login to online banking - click the Finance Manager tab
2. From the menu bar, click the three dots in the corner; choose transaction search from drop down menu.



3. Add dates to export
4. Click export and a .csv file will be saved to your computer's download folder.



5. You will then have the ability to manipulate this file in any spreadsheet program to perform annual reports or other financial analysis. You can use this information to build your profile in the converted finance manager program after July 25.

ACCOUNT REVIEW - COMMERCIAL CUSTOMERS

- Online administrators are asked to review the sub-users tied to their account prior to Thursday, July 21. Select Cash Manager > Users > CM User List and delete any sub-users that no longer need access.
- Please instruct your sub-users to review and update their email address located under the settings tab > current email address.

NEW DEBIT CARD FEATURES

This digital banking upgrade comes with many exciting new features for our debit card customers. Upon completion of the upgrade be on the lookout for card management features such as:

- Card Alerts - Create custom alerts
- Manage Cards - Edit card names and turn cards on and off
- Change PIN - Conveniently change the PIN number
- Temporary Spending Limit Increase - Customer initiated spending limit increases for a specific period of time.
- Travel Notification - Customer initiated travel notes

DEBIT CARDS

CASH AND PURCHASE LIMITS

During the period from Thursday, July 21 through Monday, July 25 the current daily transaction limit on your card will be changed temporarily. The bank's standard limits will be reinstated no later than midnight, Monday, July 25. **Please plan ahead and withdraw any cash that you may need prior to Thursday, July 21.**

ORDER INTERRUPTION

New or replacement debit cards will not be available from Thursday, July 14 until Monday, July 25. If you are needing the convenience of a card, we recommend purchasing a pre-paid Visa card or gift card. Individuals with debit cards expiring in July, should be mailed a new card. Please activate this card prior to July 21.



NEW TREASURY FEATURES

- Extended processing time for ACH files
- Ability to create a fixed recurring ACH batch
- Remote deposit capture items will be memo posted throughout the day
- Ability to view images of deposited checks
- Enhanced reporting options for Positive Pay, ACH, and Wires
- Create and schedule online wire requests
- Easier ACH batch reversal process
- New out of band authentication method will be utilized for ACH and wire processing
- All services that are currently available on online banking will now be available on the mobile app
- Access to Remote Deposit Capture will be available directly through online banking

Coming Soon!

- Positive Pay ACH

TREASURY SERVICES

ACH FILE PROCESSING

- Prior to July 21, we highly recommend saving any manual batches to retain payee information to upload into the new platform on July 25.
- ***No new files can be created with an effective date of Friday, July 22, 2022.*** In the case this is a regular pay date, businesses will need to consider the following options: pay employees on Thursday, July 21, pay employees late on Monday, July 25, or issue a check to employees.
- All customers will have same day ACH file processing rights available on Monday, July 25.
- Effective July 25, the new cut-off times will be 10:00am and 2:30pm for same day files and 4:00pm for next day files.
- The Treasury Department will be providing instructions on the steps to manually save batches and instructions on creating ACH files in the new system.

POSITIVE PAY PROCESSING

- A representative from the Treasury Department will contact you on Friday, July 22 to review any positive pay exception items.
- The Treasury Department will provide information on the new positive pay formatting requirements.
- Upload any checks that are issued on Friday, July 22 into the new platform on Monday, July 25 using the new file format.

REMOTE DEPOSIT CAPTURE

- Remote Deposit Capture will be available throughout the upgrade weekend.
- Beginning July 25th, access to Remote Deposit Capture will be available directly through online banking or can continue to be accessed through the same website that is used today.

MONTHLY STATEMENTS

Customers will continue to receive statements as you do today with a few modifications during the upgrade. The statements will take on a slightly new look but the information will remain the same.

ADDITIONAL STATEMENT (JULY 22)

All customers will receive a statement reflecting account activity and balance through July 21. On Friday, July 22, Dieterich Bank will send this statement to the mailing address on file (paper statement fee not applicable).

STATEMENT CYCLE DATE CHANGE

Some customer statement cycles will be changing. Do not be alarmed if your statement looks different or the delivery date has changed.

BUSINESS ANALYSIS STATEMENT CHANGE

Customers receiving a Business Analysis Statement will now receive a separate statement around the 5th of the month showing charges for item counts. The monthly service charge will now post on or around the 5th of the month for the prior month's activity.

REPURCHASE ACCOUNT SWEEP

Repurchase accounts will only sweep funds required to maintain the requested target balance in the operating account. The remaining funds will remain in the interest-bearing account.

SAFE DEPOSIT BOX RATES

Our safe deposit box rates will be changing after the upgrade. Please see the table below for updated prices. Customers with a Dream Team Account will receive a \$5 discount on the box rate.

SIZE	ANNUAL RATE
2x4	\$15.00
2x5	\$15.00
3x5	\$20.00
3x10	\$30.00
4x5	\$25.00
5x5	\$25.00
5x10	\$40.00
10x10	\$55.00

TELEPHONE BANKING

AVAILABILITY

Telephone Banking will be unavailable after midnight on Thursday, July 21. The service will be reinstated on Monday, July 25.

INITIAL SET-UP

All customers will have access to Telephone Banking Services at (877) 245-2265 after July 25.

INITIAL LOGIN INSTRUCTIONS

1. When you call in for the first time, you will hear the system's initial greeting message. You will select option "3" to update your pin.
2. Once selected, you will be prompted to enter one of your account numbers
3. You will then be prompted to enter your current PIN (this will be the last four digits of your social security number or tax identification number (TIN) the first time you call in).
4. You will then be prompted to enter your new PIN
5. Once entered, you will be prompted to confirm your new PIN.
6. Once your PIN is updated, you will be able to inquire on and transfer funds between your valid accounts.

If you have difficulty setting up your telephone banking, please call our Customer Care Department at (800) 699-9766.



ACCOUNT CHANGES

TEMPORARY DEBIT CARD HOLDS

On debit card purchases, merchants may request a temporary hold on your account for a specified amount of money before the transaction is processed, if they do not know the actual amount of the transaction at the time of purchase (i.e. pumping gasoline, reserving a hotel room). If there is a temporary hold placed on your account and another transaction is processed that exceeds the available balance in the account after the hold amount is deducted, you will be charged an overdraft fee according to our overdraft protection policy.

PAYMENT ORDER CHANGES

The bank will continue to process incoming funds before paying any items that are coming out of your account. Once all incoming funds are processed, the bank will pay each item in the order that is listed below:

Credits to your account are posted first. Our standard order of paying debits is as follows:

1. Online banking transfers, mobile banking transfers, telephone banking transfers, and manual postings such as deposit corrections/reversals
2. ATM debits (withdrawals and service charges) and Point of Sale (POS) debit card purchases
3. Signature debit card purchases
4. ACH items (pre-authorized automatic debits)
5. Over the counter cashed checks, paid in check number sequence.

Each category of items above is paid smallest to largest

6. Checks (other than those presented over the counter) paid in check number sequence.
7. Overdraft charges and service charges

ACCOUNT RENUMBERING

Checking and saving account numbers will not be changing.

Customers with loans, CD's, IRA's and/or Safe Deposit Boxes, may notice a slight revision of your account number. The new account number can be found in our new online & mobile banking platform or by contacting Customer Care. If you have provided your loan account number for electronic or online bill payment with another institution, please update your account number with the other institution on or after July 25.

EXTREME GREEN

Our Extreme Green Account will now require a recurring ACH debit or direct deposit to qualify for the ATM refunds and higher interest rate.

Extreme Green and Get Green interest calculation is computed differently based on if qualifications are met. Average Daily Balance Method is used if qualifications are not met. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is one month. The Daily Balance Method is used if qualifications are met. This method applies a daily periodic rate to the principal in the account each day.

AUTOMATED TRANSFERS

If sufficient funds are not available in your account to cover a scheduled transfer, the system will continue to monitor the account to see if the funds become available within 15 days. If the funds are available within the 15 days, the transfer will be made. If the funds are not available, the transfer will not occur and will be attempted on the next scheduled transfer date.

CHRISTMAS CLUB ACCOUNT

Beginning January 2023, any Christmas Club Account with a zero balance on the last business day in January will automatically close. If a customer chooses to re-open the account, after that date, they will have to contact a branch.

FEE SCHEDULE

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

Bolded items will be effective September 1, 2022.

Check Printing	(fee depends on the style & quantity of check ordering)
Replacement Debit Card Fee	\$10.00
Counter Checks (per sheet)	\$2.00
Cashier's Checks	\$3.00
Closed Account Fee (if closed within 90 days)	\$25.00
Paper Statement Fee ¹	\$3.00

¹Applicable to checking accounts and waived on consumer accounts if account holder is over 65 years old or account maintains a daily balance over \$5,000.

Inactive Account Fee² (each statement cycle) \$5.00

²Applicable only to checking accounts. A checking account is inactive if, for one year, you have made no deposits or withdrawals to the account.

Dormant Account Fee³ (each statement cycle) \$5.00

³A checking or savings account is dormant if for two years, you have made no deposits or withdrawals to the account.

Garnishment and Levies \$25.00

Allowable Overdraft (AOD) Fee⁴ (each item) \$30.00

Paid Item Fee⁴ (each item) \$30.00

Returned Item Fee⁴ (each item) \$30.00

⁴The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.

Maximum Daily Overdraft Fee Limit⁵ \$150.00

⁵There is no limit on business accounts.

Continuous Overdraft Fee⁶ \$30.00

⁶Assessed when an account is overdrawn for 10 consecutive calendar days and 20 consecutive calendar days.

Overdraft Protection Transfer Fee \$5.00

Returned Deposited Item Fee - Business Accounts \$10.00

Returned Deposited Item Fee - Consumer Accounts \$10.00

Account Activity Printout \$2.00

Account Research \$20.00 per hour, \$15.00 minimum

Per copy \$1.00

Account Balancing Assistance \$15.00 per hour, \$10.00 minimum

Stop Pay Fee \$30.00

Domestic Wire Transfers \$25.00

Domestic Wire Transfers (in foreign dollars) \$40.00

Domestic Wire Transfers (in US dollars) \$70.00

Incoming Wire Transfer Fee \$10.00

International Point of Sale Fee 1% of purchase

Undeliverable Mail Fee⁷ (each statement cycle) \$5.00

⁷assessed upon receipt of a returned statement until address is updated on account.

Safe Deposit Box Drilling Fee \$200.00

Safe Deposit Box Lost Key Fee \$25.00

Revised 7/12/2022

WE'RE HERE IF YOU NEED US

QUESTIONS?

Visit dieterichbank.com/betterbanking

We have established a special web page to assist you with information about our system upgrade. The website will be frequently updated, so please visit this site as questions arise and the upgrade nears.

If you have additional questions regarding the information in this guide please contact our knowledgeable bank staff.

BRANCH CONTACT INFORMATION

All branch locations will be open normal banking hours the weekend of July 22. Please see the next page for branch hours and phone numbers.

CUSTOMER CARE CENTER CONTACT INFORMATION

Phone: (800) 699-9766

Email: customercare@dieterichbank.com*

*Do not send confidential information via email.

CUSTOMER CARE CENTER HOURS

7:30 am - 5:00 pm, Monday-Friday

8:00 am - Noon, Saturday

(Closed Sunday)

Customer Care hours may be extended upgrade weekend and the week following. Please refer to dieterichbank.com/betterbanking for the most up to date information.



customercare@dieterichbank.com



(800) 699-9766



13 Branch Locations

Take Action!

We strongly encourage all customers to verify their personal contact information on file with Dieterich Bank as soon as possible by calling our Customer Care team, sending a secure message via online banking, or visiting a branch.

Personal contact information includes: Email address, phone number(s), and mailing address.

BREESE

550 N 2nd St.
Breeze, IL 62230
(618) 526-7724

LOBBY HOURS:

M-F 8am-5pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 8am-5pm
Fri 8am-6pm
Sat 8am-12pm

CHESTER

2231 State St.
Chester, IL 62233
(618) 826-2334

LOBBY HOURS:

M-Th 9am-4pm
Fri 9am-5pm
Sat 9am-12pm

DRIVE-THRU HOURS:

M-Th 8am-5pm
Fri 8am-6pm
Sat 9am-12pm

COLUMBIA

218 N Main St.
Columbia, IL 62236
(618) 281-4102

LOBBY HOURS:

M-F 9am-4pm
Sat 9am-12pm

DRIVE-THRU HOURS:

M-F 8am-5pm
Sat 9am-12pm

DIETERICH

101 S Main St.
Dieterich, IL 62424
(217) 925-2265

LOBBY HOURS:

M-F 8am-3pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 8am-5pm
Fri 8am-6pm
Sat 8am-12pm

EDWARDSVILLE

2159 S State Rte 157
Edwardsville, IL 62025
(618) 659-9559

LOBBY HOURS:

M-Th 9am-4pm
Fri 9am-5pm
Sat 9am-12pm

DRIVE-THRU HOURS:

M-F 8am-5pm
Sat 9am-12pm

EFFINGHAM

510 W Fayette Ave
Effingham, IL 62401
(217) 540-1000

LOBBY HOURS:

M-F 8am-4pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 7:30am-5:30pm
Fri 7:30am-6pm
Sat 7:30am-12pm

TEUTOPOLIS

1510 E Fayette Ave
Effingham, IL 62401
(217) 857-1313

LOBBY HOURS:

M-F 8am-4pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 7:30am-5pm
Fri 7:30am-6pm
Sat 7:30am-12pm

NEWTON

1108 S Van Buren St.
Newton, IL 62448
(618) 783-8300

LOBBY HOURS:

M-F 8:30am-4:30pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 8:30am-5:30pm
Fri 8:30am-6pm
Sat 8am-12pm

LAKE SARA

10911 E State Hwy 33
Effingham, IL 62401
(217) 868-5995

LOBBY HOURS:

M-F 8am-4pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 7:30am-5:30pm
Fri 7:30am-6pm
Sat 7:30am-12pm

RED BUD NORTH

115 W Market St.
Red Bud, IL 62278
(618) 282-3861

LOBBY HOURS:

M-Th 8:30am-4:30pm
Fri 8:30am-5pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 8am-4:30pm
Fri 8am-6pm
Sat 8am-12pm

RED BUD SOUTH

1411 S Main St.
Red Bud, IL 62278
(618) 282-6255

LOBBY HOURS:

M-Th 9am-4pm
Fri 9am-5pm
Sat 9am-12pm

DRIVE-THRU HOURS:

M-Th 8am-4pm
Fri 8am-6pm
Sat 8am-12pm

ST. ELMO

423 E Cumberland Rd
St. Elmo, IL 62458
(618) 829-5500

LOBBY HOURS:

M-F 8am-4pm
Sat 8am-12pm

DRIVE-THRU HOURS:

M-Th 7:30am-5pm
Fri 7:30am-6pm
Sat 7:30am-12pm

WATERLOO

1405 N Illinois Rte 3
Waterloo, IL 62298
(618) 939-5566

LOBBY HOURS:

M-F 9am-4pm
Sat 9am-12pm

DRIVE-THRU HOURS:

M-F 8am-5pm
Sat 9am-12pm



ALLOWABLE OVERDRAFT

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 Dieterich 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 Allowable Overdraft, a special overdraft service for Dieterich Bank's customers.

What is Allowable Overdraft (AOD)?

AOD is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit. This replaces the similar "Bounce" program Dieterich Bank previously offered. If you were signed up for "Bounce", your coverage has been replaced with AOD.

Your AOD limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, online banking transaction, telephone banking transaction, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. If you request us to do so (opt in), we may authorize ATM transfers or withdrawals and non-recurring debit card purchases using your available balance and your AOD limit.

Balances displayed do not include the AOD limit.

What are the eligibility requirements?

No application is required for AOD; eligibility is at the sole discretion of Dieterich Bank and is based on you managing your checking account in a responsible manner. You will receive \$100 on the day you open your account. After 30 days, your AOD limit will be increased from to \$500 if you meet the following criteria:

- You have not overdrawn your account more than 3 times
- Your average monthly balance is \$100 or more
- Your account type is eligible
- The primary account owner is at least 18 years old

How does AOD 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 Dieterich 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 AOD limit as a non-contractual courtesy.

For AOD 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 AOD as a continuing line of credit; (3) your account is not dormant; (4) we have a valid mailing address for you; (5) you are not in bankruptcy proceedings; and (6) have no legal orders, levies or liens against your account.

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 AOD excessively or seem to be using AOD as a regular line of credit. You will be charged a returned item fee, as disclosed on other account disclosures, for each item returned.

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

What does my AOD cost?

There is no additional cost associated with AOD unless you use it. If you have not exceeded your AOD limit, you will be charged an allowable overdraft fee, for each overdrawn item created by checks and other transactions on your account, such as a teller withdrawal, online banking transaction, telephone banking transaction, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

Multiple paid items will result in multiple fees. Multiple same day fees will not exceed our daily overdraft fee limit disclosed in your account disclosures. 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 account statement.

How do I know when I use AOD?

You will receive a notice each time your allowable overdraft is used. It will include what item(s) were 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.

What is my AOD limit? If I have two checking accounts, can I get AOD on both?

Locate your account type below and make note of the corresponding limit. This limit is available on the day you open your account. If you have multiple accounts for your household, you may have a limit on each eligible account.

Basic Green Checking	\$100
Extreme Green Checking.....	\$100
NOW Green Checking.....	\$100
Dream Green Checking.....	\$100

Your AOD limit will be increased from \$100 to \$500 after 30 days if you meet the criteria listed above. Your AOD limit may continue to be available provided you maintain the account in “good standing” as defined in this brochure.

What are some of the ways I can access my AOD limit?

The chart below shows the different ways you can access your AOD limit.

Access points	Is my AOD available?
Teller	Yes
Writing a Check	Yes
Debit Card (recurring)	Yes
Debit Card(non-recurring)	No ¹
ATM Withdrawal	No ¹
ACH- Auto Debit	Yes
Online Banking	Yes
Bill Pay	Yes
Telephone Banking	Yes

¹If you request us to do so (opt in), AOD service will be made available for ATM or non-recurring debit card transactions on personal accounts upon your request. Call 800-699-9766 or visit one of our branches to arrange for this coverage. You may revoke your authorization at any time, but you are responsible for any overdrawn balances at the time of opting out.

What if I go beyond my AOD limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. To avoid exceeding your limit, please remember that the amount of the overdraft **plus** an allowable overdraft fee, for each item will be deducted from the AOD limit. Overdrafts above and beyond your established AOD limit may result in checks or other items being returned to the payee. You will be charged a returned item fee 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 fees.

An overdraft or insufficient funds notice will be sent to notify you of items paid and/or returned.

How quickly must I repay my AOD?

You are required to bring your account to a positive end-of-day balance as soon as possible. You will be charged a continuous overdraft fee on the 10th consecutive calendar day and the 20th consecutive calendar day that your account remains overdrawn. If your account remains overdrawn for 30 consecutive calendar days, your account will no longer be considered in “good standing” and your AOD will be removed. If your account is overdrawn for 45 or more days, and you do not contact us or deposit funds to bring your account to a positive end-of-day balance, your account may be reported to a consumer reporting agency and/or collection agency and is subject to closure.

If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and individually liable for all overdrafts including all fees charged.

What if I am having trouble repaying my AOD or use it frequently?

Please contact us at 800-699-9766 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 AOD more often than you intended; or (3) don’t understand why your account becomes overdrawn. We would like to discuss your situation with you.

What are some other ways I can cover overdrafts at Dieterich 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. Online Banking and the mobile app provide 24/7 access to view your accounts. Other suggestions may be found at <https://www.fdic.gov/moneysmart> or <https://www.consumerfinance.gov/>.

Dieterich Bank offers additional ways to cover overdrafts in addition to AOD.

Ways to Cover Overdrafts at Dieterich Bank	Example of Associated Rates and Fees²
Good account management	\$0
Link to savings account	\$5 transfer fee
AOD	paid overdraft fee of \$30 for each item

² This information is effective as of July 2022 and is provided as examples. Associated Rates and Fees are subject to change. Call 800-699-9766 or visit one of our branches for the current Rates and Fees.

What if I do not want to have AOD on my account?

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call 800-699-9766.

While you may opt out of the privilege at any time, you are responsible for any overdrawn balances at the time of opting out.



DIETERICH
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Bank for Tomorrow.*

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