

Order of Posting

(For inclusion in "Terms and Conditions of Your Account")

ORDER OF POSTING- Generally, on each banking day (Monday through Friday, excluding holidays), we will post transactions in the following order: (1) first add deposits and other credits (except interest) to your account (availability of your deposits to pay transactions on your account being subject to our Funds Availability Policy), (2) then subtract from your account the amounts of debit card transactions and ATM withdrawals, all in time-stamp order, (3) then subtract from your account the amounts of teller cash withdrawals, checks you write that are cashed at one of our branches, wire transfers, and checks deposited to your account that are returned to us unpaid, all in highest-to-lowest dollar order, (4) then subtract from your account the amounts of ACH debits (excluding those representing checks that have been converted to electronic transactions) and debits that you have authorized via the 24-Hour Convenience Line, Internet banking, or Mobile banking (including but not limited to bill payment transactions, External Transfers, and People Pay transactions), all in time-stamp order, (5) then subtract from your account the amounts of other checks presented against your account (including paper checks, substitute checks created from paper checks, remotely-created checks, and checks that have been converted to electronic transactions), all in highest-to-lowest dollar order, (6) then subtract from your account the amounts of internal scheduled transfers that were NOT authorized via internet banking or the 24-Hour Convenience Line, in the order authorized, (7) then subtract from your account the amounts of maintenance fees, most service fees, overdraft fees and returned-check fees imposed against your account, and (8) then add any interest due to be credited to your account that day. Some fees, such as those for your use of an ATM other than one of ours and the fee we impose when a check deposited to your account is returned to us unpaid, are subtracted from your account when the relevant transaction is subtracted from your account. "Time-stamp order" is generally, but not always, the order in which transactions occur. If any item above is listed to post in time-stamp order and that item has the same time-stamp as an item in the same category, the items with the same time-stamp will post in highest-to-lowest dollar amount order in that same category. The items that are not of the same time-stamp will still post in that category in the order they were received.

You agree that it is your duty to maintain your account with us in a responsible manner by independently maintaining accurate and up-to-date records of all account activity, including, but not limited to, checks, debit card transactions, withdrawals, transfers, deposits and fees.