

Overdraft Account Link	Overdraft Protection Line of Credit	Discretionary Overdraft Privilege ¹	OKTOPAY Service ²
<p>Details Overdraft Account Link covers certain types of overdrafts by withdrawing funds automatically (up to your available balance) from either your Rockland Trust savings account, or a separate, additional Rockland Trust checking account held in your name. Overdraft Account Link covers overdrafts on:</p> <ul style="list-style-type: none"> • Checks • ACH debit transactions • Bill pay items • ATM and debit card transactions 	<p>Overdraft protection from a line of credit covers overdrafts on your checking account by advancing funds automatically from a line of credit to your checking account, up to your available credit limit.</p>	<p>Standard Overdraft Coverage Discretionary Overdraft Privilege covers overdrafts on:</p> <ul style="list-style-type: none"> • Checks • Automatic bill payments • ACH debit transactions <p>Discretionary Overdraft Privilege does not cover overdrafts caused by ATM and debit card transactions. Consider enrolling in OKTOPAY to cover these transactions.</p>	<p>ATM/Debit Card Overdraft Coverage OKTOPAY extends the coverage you already have with Discretionary Overdraft Privilege to include:</p> <ul style="list-style-type: none"> • Rockland Trust Debit MasterCard® purchases • ATM withdrawals
<p>Advantages</p> <ul style="list-style-type: none"> • Provides the comfort of knowing your checks, bill pay items, ATM, debit card transactions, and ACH transactions will be paid, up to the available balance in your savings account or additional checking account, if you overdraw your checking account. 	<ul style="list-style-type: none"> • Provides peace of mind by knowing transactions will be paid, up to your available credit limit, if you overdraw your checking account. • Offers flexibility for handling situations when unforeseen expenses deplete your account balance. 	<ul style="list-style-type: none"> • Helps avoid the inconvenience of bouncing checks and incurring fees that merchants charge for checks returned to them. • Helps assure that your automatic bill payments will be made on time, even if your account is overdrawn. 	<ul style="list-style-type: none"> • Reduces the chances of having your debit card declined.
<p>Eligibility</p> <ul style="list-style-type: none"> • Available to customers with a Rockland Trust Savings (except Passbook Savings) or an additional Rockland Trust Checking account. • Not available for Renew Checking customers. 	<ul style="list-style-type: none"> • Subject to credit approval. • Not available for Renew Checking customers. 	<ul style="list-style-type: none"> • Coverage is automatic for eligible Rockland Trust customers.^{2,3} • Account must be in good standing. • Not available for Renew Checking customers. 	<ul style="list-style-type: none"> • Available to customers with personal accounts who qualify for Discretionary Overdraft Privilege. • Opt in by completing the OKTOPAY form.³ • Not available for Renew Checking customers.
<p>Fees</p> <ul style="list-style-type: none"> • \$5.00 per daily transfer. 	<ul style="list-style-type: none"> • \$35.00 annual fee.⁴ • 18.00% annual percentage rate. 	<ul style="list-style-type: none"> • Up to \$35.00 for each overdraft transaction paid. • \$35.00 negative balance fee charged on the fifth (5th) consecutive day your deposit account is negative. • Up to \$35.00 fee for each transaction we do not pay due to insufficient funds. 	<ul style="list-style-type: none"> • Up to \$35.00 for each overdraft item paid or returned. • \$35.00 negative balance fee charged on the fifth (5th) consecutive day your deposit account is negative.
<p>How to get each option</p> <ul style="list-style-type: none"> • Call 508.732.7072. • Visit any Rockland Trust branch. 	<ul style="list-style-type: none"> • Call 508.732.7072. • Visit any Rockland Trust branch. 	<ul style="list-style-type: none"> • Discretionary Overdraft Privilege is enabled automatically and applied at the bank's discretion. 	<ul style="list-style-type: none"> • Call 508.732.7072. • Visit any Rockland Trust branch.

¹ Discretionary Overdraft Privilege coverage is provided at the bank's sole discretion and can be suspended at any time without notice due to improper management of your account. Reasons for revocation include, but are not limited to: returned deposited items, excessive overdrafts, repeated continued overdraft periods, suspected fraud, or any other activity we deem to be inconsistent with our overdraft practices. All fees are included as part of your daily limit. The bank will not pay overdrafts if you are over your limit. We will charge up to a combined maximum of \$175 for overdraft and insufficient funds fees per business day. We will also charge a maximum of \$175 for uncollected charges per business day.

² Bank pays overdrafts at its discretion and reserves the right not to pay. Any negative account balance caused by overdraft(s) and related fee(s) must be paid and the account balance brought to zero or positive immediately. All fees are included as part of your daily limit. The bank will not pay overdrafts if you are over your limit. We will charge up to a combined maximum of \$175 for overdraft and insufficient funds fees per business day. We will also charge a maximum of \$175 for uncollected charges per business day.

³ Customer may opt out at any time. By choosing to opt out of Discretionary Overdraft Privilege, you are instructing us to (where possible) decline or return any transaction that would overdraw your account.

If you have previously opted in to OKTOPAY, and at a later date have chosen to opt out of OKTOPAY (but not Discretionary Overdraft Privilege), you are instructing us to (where possible) decline or return any ATM or Debit MasterCard transaction that would overdraw your account. In either event, your account will still be subject to the standard overdraft fees (other than for ATM and Debit MasterCard transactions) and standard returned item fees. All fees and charges are due and payable immediately.

⁴ This fee is waived for Rockland Complete Checking accounts.

Rockland Trust encourages you to manage your finances responsibly. Here are some tips for avoiding inadvertent overdrafts:

- Keep your check register up-to-date.
- Check your account balance frequently using online banking, mobile banking, telephone banking, or an ATM.
- Set low balance alerts and we will send you an email or text when your balance falls below whatever amount you choose.
- Enroll in Overdraft Account Link.
- Apply for an Overdraft Protection Line of Credit.
- Don't forget to track your debit card transactions.
- Consider using direct deposit.
- It's important to also understand that your checking account transactions may not be processed in the order that they were initiated by you or later received by Rockland Trust. You should refer to your account opening documentation for more information and details.

If you would like to learn more about how to effectively manage your personal finances, please visit www.consumercredit.com.

Still have questions?

Call **508.732.7072** or stop by any Rockland Trust branch to speak with a banker who can help you understand overdraft services and determine the best way to manage your account. You may also visit us online at RocklandTrust.com.