



**TIOGA
FRANKLIN**
SAVINGS
BANK

Date: 3-17-2022
From: Deposit Operations
Memo: Notice of Clarification on fees

Returned item fees & Re-presented transactions

1. If an item drafted by you (such as a check) or a transaction you set up (such as a preauthorized transfer) is presented for payment in an amount that is more than the amount of money in your account, and we decide not to pay the item or transaction, you agree that we can charge you an NSF (returned item) fee for returning the payment. Be aware that such an item or payment may be presented multiple times and that we do not monitor or control the number of times a transaction is presented for payment. You agree that we may charge you an NSF fee each time a payment is presented if the amount of money in your account is not sufficient to cover the payment, regardless of the number of times the payment is presented.
2. We charge a \$40 returned item fee. If an item is presented for payment on your account at a time when there is an insufficient balance of available funds in your account to pay the item in full, you agree to pay us our charge for items drawn against insufficient or unavailable funds, whether or not we pay the item. If any item is presented again after having previously been returned unpaid by us, you agree to pay this charge for each time the item is presented for payment and the balance of available funds in your account is insufficient to pay the item.
3. We reserve the right to charge a returned item fee each time a transaction is presented if your account does not have sufficient funds to cover the transaction at the time of presentment and we decline the transaction for that reason. This means that a transaction may incur more than one returned item fee if it is presented more than once. We reserve the right to charge a returned item fee for both the original presentment and the re-presentment.

Thank You,

A handwritten signature in black ink, appearing to be 'Chris...', is written over a light blue horizontal line.

Deposit Operations

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