



P.O. Box 118068
Charleston, SC 29406

Courtesy Overdraft
Privilege Personal
Account Disclosure

In this Courtesy Overdraft Privilege Disclosure ("Disclosure"), "SouthState," "Bank," "we," "our" and "us" refer to SouthState Bank, N.A. "Depositor," "you" and "your" refer to each SouthState checking account owner.

It is important for you to use your checking account responsibly. However, we realize that inadvertent overdrafts happen from time to time, and we have overdraft services available to help in those situations. Eligible checking accounts are automatically enrolled in our Courtesy Overdraft Privilege service. This Disclosure will inform you of our Courtesy Overdraft Privilege service as well as available overdraft protection options. Courtesy Overdraft Privilege ("COP") service is not a line of credit, or a right, or an obligation guaranteed to you. This service provides a dynamic overdraft limit for each enrolled account that can change as frequently as daily. This service has no annual fee and no credit approval is required. This is a discretionary service that can be changed or withdrawn by the Bank at any time, without notice.

Unless you choose to decline this service, we may, at our sole discretion, pay transactions that will overdraw your account when your account meets certain criteria. The criteria may include, but is not limited to, any or all of the following and is subject to change without notice:

- The age of your account;
- The deposit behavior in your account and any related accounts;
- The overdraft behavior of your account and any related accounts;
- The status of any loan or other obligation to us; or
- The status of any legal or administrative order or levy.

Transactions Eligible for Courtesy Overdraft Privilege – At our discretion we may pay transactions for items, including checks, ACH debits, represented items, in-person withdrawals, recurring debit card transactions (i.e. authorization provided to a merchant to withdraw funds according to a set schedule for recurring payments such as monthly installments or membership fees), and certain other electronic transactions, when your account does not have sufficient funds available. Federal regulations prohibit us from authorizing and paying overdrafts on ATM and everyday debit card transactions using COP, unless you specifically opt-in to this service. You will receive the Overdraft Services Consent Form at account opening, which provides additional information about this service as well as the opportunity to opt-in. You can also complete the authorization to opt-in or revoke your authorization by completing the electronic form located on our website at https://SouthStateBank.com/ATM_DebitOptInForm or at your local branch.

Service Charges – You will be assessed a \$36.00 Overdraft Paid Item Fee each time an item is presented or represented that causes your account to be overdrawn. The maximum amount of combined Overdraft Paid Item Fees that will be charged to your account is five (5) per day. Your account will not be charged an Overdraft Paid Item Fee if your account is not overdrawn more than \$10.00.

Posting Order of Items – To assist you in handling your account, we are providing you with information regarding how items are posted to your account each processing day. Posting an item affects your “current balance.” The current balance is the beginning-of-the-day balance after the prior business day’s posting.

When we process multiple transactions for your account on the same day, we may group the different types of transactions into categories. At the end of each business day, our system currently posts all transactions within a category to your account by using the order below (Category 1 will post before Category 2, Category 2 will post before Category 3, etc.). Transaction types within a category generally post from lowest to highest dollar amount. We may change the priority or order in which items are processed at any time without notice to you. Each category includes, but is not limited to, the following transaction types:

- **Category 1:** All deposits and credits.
- **Category 2:** Miscellaneous debits, outgoing wire transfers, instant payments, and deposit corrections.
- **Category 3:** ATM withdrawals and transfers, debit card purchases and associated card fees (International Service Assessment (ISA) and Surcharge Fees).
- **Category 4:** In-branch withdrawals using our counter forms.
- **Category 5:** ACH debits.
- **Category 6:** Telephone Banking and Online or Mobile Banking transfers, phone transfers done through Customer Care Center.
- **Category 7:** Checks negotiated at our branches.
- **Category 8:** All remaining checks, by check number, lowest to highest, as funds are available. If there is not a check number or it is unreadable, then the item will post first.
- **Category 9:** All remaining account fees including Overdraft Paid Item fees.
- **Category 10:** All recurring or scheduled transfers set up in the Branch or with our Customer Care Center (not online or mobile).

The order in which transactions are received and processed can affect the number of Overdraft Paid Item Fees you may incur. You can find more information about the posting order in your Account Agreement.

Conflict of Terms – The terms and conditions of the agreements and disclosures for each of your deposit accounts, including but not limited to the Account Agreement, continue to apply notwithstanding anything contrary in this Disclosure. In the event of conflict between this Disclosure and any other agreement governing your deposit account, this Disclosure will control as to COP and the matters herein.

No Waiver – No delay, failure or discontinuance of the Bank in exercising any right, power or remedy under this Disclosure shall affect or operate as a waiver of such right, power or remedy.

Decline Courtesy Overdraft Privilege Service – You may never need to take advantage of our COP service, but you may find it useful in the event of an inadvertent overdraft. If you do not wish to have COP service, you may decline by contacting Customer Care at (800) 277-2175, by sending a Secure Message via Online/Digital Banking, or by visiting any of our branch locations. By declining, we may return unpaid eligible items presented against insufficient funds. Recurring debit card transactions may continue to be paid against insufficient funds and an Overdraft Paid Item Fee be assessed.

Overdraft Protection Options

Overdraft Sweep

Overdraft Sweep allows you to link your checking account with one of your other SouthState accounts. If you overdraw your checking account, we will transfer or “sweep” funds from your linked savings account, money market account, or other checking account, Home Equity Line of Credit, or a Personal Line of Credit to cover the overdraft. The Bank will transfer funds from your linked account to pay the overdraft amount, up to the amount of funds in the linked account.

Overdraft Line of Credit

An Overdraft Line of Credit, available in amounts from \$1,000 to \$5,000, requires a signed contractual loan agreement; these are available to qualifying applicants. NSF items are covered up to the value of the line of credit. Interest is charged on the outstanding balance of the line of credit. Payments of interest and outstanding principal are required to be made monthly. Credit approval is required for an Overdraft Line of Credit. For more information and to apply, visit any of our branch locations or apply online.

Account Alerts

If you are an Online/Digital Banking customer, you may have access to the Alerts feature that allows you to easily monitor your account(s). Low balance alerts and account balance alerts help you manage your money more closely and avoid overdrawing your account. Based on your preference, you'll be notified via text, email or within Online/Digital Banking about activity in your account and reminders for your checking and savings accounts. You can set your alert options within Online or Mobile Banking.

