# Getting to know your checking account.

Learn the basics of your First Niagara Choice Checking account. See Deposit Account Rules & Regulations for full details.

## Opening and using your Choice Checking account

**Ways you can avoid paying the monthly fee:**

1) Set up a monthly Direct Deposit, ***OR***
2) Keep a daily balance of at least $300, ***OR***
3) Make 10 debit card purchases in the statement cycle, ***OR***
4) Keep $5,000 Combined Average Daily Balance in deposits and in loans (excluding credit cards and mortgages)

There could be other, less common service fees applied to this account. See the "Schedule of Personal Account Fees and Transaction Limitations."

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|---|---|
| Minimum deposit needed to open account | ***$50.00*** |
| Monthly fee | ***$9.95*** |
| Will this account earn interest? | ***No*** |
| Using a First Niagara ATM | ***Free*** |
| Using a non-First Niagara ATM (2 FREE per statement cycle. Fee applies after 2) | ***$2.50*** |
| Deposited item returned fee | ***$15.00*** |
| Cost to place a stop payment | ***$35.00*** |
| Closing your account within the first 180 days | ***$25.00*** |

## Depositing & withdrawing money

**In general, we post transactions as follows:**

**(1)** Scheduled ACH deposits post first, then payments in descending order of amount—highest to lowest.
**(2)** ATM withdrawals, branch, debit card and Online Banking transactions, wires and other ACH items post in the order received. ATM Deposits are posted periodically throughout the business day.*
**(3)** Checks post at the end of the business day,* in descending order of amount.

**Same business day* availability:**

- Cash deposit with teller/ATM; US Treasury checks; Checks drawn of First Niagara; Direct Deposit or Wire Transfer

**Next business day* availability:**

- Checks not listed in same day availability
  (*Note: If something causes a longer hold on a deposit, the first $200 of that deposit will be made available either the same business day or the next business day. You will be notified if an extended hold is placed on your account.)*

** A business day is a non-holiday weekday. The end of a business day varies by location. At our branches, business days end no earlier than 4 p.m. For ATM transactions, same business day deposits must be made before noon. Please see the "Consumer Funds Availability Disclosure Statement" for special cut off times, special new customer rule (for accounts less than 30 days old) and full details on deposit availability.*

## If you're short on funds in your account

Recommended option: **Overdraft Protection (covers all types of transactions)**

***$10.00 -*** Transfer fee per overdraft from linked Overdraft Protection Account (interest charges may also apply for credit card and line of credit coverage):

- **Savings/Checking/Line of Credit** - $10 fee charged to your covered checking account
- **Credit Card** - $10 fee charged to your credit card*

** Pinnacle WORLD & Pinnacle Platinum cards do not receive a fee. See cardholder agreement.*

***$37.00 -*** **Standard Overdraft Fee** for an item that is paid by the bank (a "cleared" transaction) which exceeds your available balance.

***$37.00 -*** **Insufficient Funds Fee** for a returned/unpaid item (a "bounced" transaction).

*Items are cleared or returned at the bank's discretion. Your account balance must be brought positive as soon as possible to avoid additional fees.*

***$35.00 -*** Additional one time charge after the account is overdrawn for 7 continuous days.

***$5.00 -*** Minimum amount to trigger overdraft fee (no fee if you are overdrawn by less than $5.00 at end of day).

***5 -*** Maximum number of overdraft fees per day (you will only be charged 5 overdraft fees per day).

**ATM and non-recurring Debit Card transactions:**
If you would like First Niagara to pay these transactions at our discretion, you must opt-in. Customers who do not choose Standard Overdraft for ATM and non-recurring transactions will have overdraft transactions of this kind declined at no charge. If we elect not to authorize payment of the item, the transaction will be declined at no charge.

## If you have a problem or concern

We encourage you to promptly reach out to us to report a lost or stolen card/password or report unauthorized transactions.

Mail: First Niagara Bank, N.A.
Attn: Customer Contact Center
P.O. Box 514, Lockport, NY 14095
Phone: 1-800-421-0004

We hope that you will never have a legal dispute with us, but if you do:

- **Resolve through small claims court or individual (not class) arbitration.** This may be a faster and less expensive way to resolve a legal dispute than with a lawsuit in court. Arbitration is a private resolution process before a neutral arbitrator instead of in court before a judge or jury.
- **Resolve through court.** If you prefer to retain your right to sue in court, you have 45 days from account opening to decline the right to resolve legal disputes in arbitration.

Please see section 81 of the Deposit Account Rules and Regulations for more details.

EQUAL HOUSING LENDER MEMBER FDIC
First Niagara Bank, N.A.

FIRST NIAGARA