

Questions and Answers Concerning Changes to Your Overdraft Protection

What is CSB's overdraft protection service?

CSB's overdraft protection service can provide funds for when you inadvertently overdraw your checking account and can provide needed funds in the event of an emergency. This service covers overdrafts caused by check, ACH, in-person withdrawal, debit card transaction, or other electronic means.

I'm currently covered under CSB's overdraft protection service. Why do I need to opt in now?

Recent regulatory changes require that we obtain your consent to continue to provide you with overdraft protection for certain types of transactions. To continue to have overdraft protection available for ATM and everyday debit card transactions, you will need to provide us with your prior consent.

Overdrafts caused by checks, ACH, or recurring debit card transactions are not affected by this change and your consent is not required for us to continue to pay these types of overdrafts.

Is there a deadline to provide CSB with my consent for ATM and everyday debit card transactions?

Yes. To avoid an interruption in coverage for these types of transactions, we would need to hear from you before August 15, 2010.

What happens if I do nothing?

If we do not hear from you, your overdraft service for ATM and everyday debit card transactions will end on August 15, 2010. This means your debit card purchases or ATM withdrawals will be declined – even in an emergency – if you do not have enough funds in your account to cover the purchase or withdrawal.

Do I need to opt in for each checking account I own?

Yes. Be sure to opt in for each checking account for which you want to keep this service. For joint accounts, we only need the consent of 1 account holder.

How do I opt in?

You may opt in a few different ways. You may complete and mail the enclosed form to us at Commercial Savings Bank, 118 S. Sandusky Avenue, Upper Sandusky, Ohio 43351. You may telephone us at 1-888-300-8450 and indicate you would like to opt in. You may also visit any of our banking center locations to speak directly with a Customer Service Representative to opt in.

What fees are charged for this service?

There is no cost to keep this service available. Fees will only apply when the service is actually used. CSB's normal overdraft fee of \$30 will apply for each item that is paid, up to six items per day. This fee applies to overdrafts caused by check, ACH, in-person withdrawal, debit card transaction, ATM transaction, or other electronic means. An additional fee of \$3 per day will apply for accounts not brought back to a positive balance within 7 calendar days.

Does CSB's overdraft protection service always cover my overdrafts?

Not always. This service is discretionary and is based upon a number of factors, including balance levels and payment history. Coverage is also subject to the limits assigned to the particular type of account.

Can't decide, or have more questions?

We'd be happy to discuss any questions you may have concerning the overdraft protection service. Please contact your local CSB office.

**IMPORTANT INFORMATION CONCERNING
YOUR COMMERCIAL SAVINGS BANK CHECKING ACCOUNT**

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Commercial Savings Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft.
- Also, if your account is overdrawn for 7 or more consecutive calendar days, we will charge an additional \$3 per day.
- There is a 6 overdraft items per day limit on the total fees we can charge you for overdrawing your account. Therefore, the maximum per day fee that you could be charged for overdrawing your account is \$180 (6 items x \$30 per item).

What if I want Commercial Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-888-300-8450, or present it at your local Commercial Savings Bank branch.

CUSTOMER INSTRUCTIONS: PLEASE INITIAL YOUR SELECTION, SIGN AND DATE

_____ I do not want Commercial Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Commercial Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature _____ Date _____

Printed Name: _____ Account Number: _____