

Notice of Change in Terms Governing Your Checking Account(s)

We've made important changes to our overdraft services to help make dealing with an unexpected overdraft a little easier. Those changes are as follows:

Effective September 22, 2022, we eliminated our Returned Item (NSF) Fee and Sweep Fee for all accounts.

Effective November 30, 2022, we reduced the maximum number of Overdraft Fees we may charge to your personal account per business day from six (6) to four (4). We also introduced a new policy that will apply to both personal and business accounts to not charge an Overdraft Fee for any individual transaction presented for payment that is \$5 or less. This new individual transaction policy is in addition to our existing policy of not charging Overdraft Fees if your end-of-day Actual (Ledger) Balance is overdrawn by \$5 or less.

Our new overdraft fees are explained here:

	What this is	Old Fee	New Fee
Returned Item (NSF) Fee	Charged when we return an item due to insufficient funds in your account.	\$35.00 per item	Fee eliminated
Overdraft Fee	Charged when we pay a transaction that exceeds your Actual (Ledger) Balance	\$35.00 per item	\$35.00 per item
Sweep Fee	Charged when an automatic transfer is made between your linked checking and/or savings account(s) to cover an overdraft transaction in your checking account.	\$10.00	Fee eliminated

The following checking account documents and disclosures have been updated to reflect these changes as applicable:

- Account Agreement
- Addendum to Account Agreement – Understanding Your Account Balance
- Understanding Overdraft Services and Fees
- A9 Overdraft Services Consent
- Fee Schedule

For a list of specific changes made to any of the documents above, please email info@CamdenNational.bank or call us at 800-860-8821.