



Regulation E Changes – FAQs
May 24, 2010

Q: What is a one-time debit card transaction?

A: An example of a one-time debit card transaction would be a one-time purchase at a retail merchant. (i.e. - grocery & discount stores, restaurants, internet retailers, etc)

Q: What is a recurring auto-debit transaction?

A: An example of a recurring auto-debit transaction would be a payment amount that you authorize a merchant to debit from your account on a pre-set periodic basis. (i.e. – gym membership, insurance premium, utility bill, etc)

Q: My account currently has “No Bounce Advantage”. Will I be affected?

A: For customers with “No Bounce Advantage”, Midwest BankCentre will **ONLY** authorize ATM withdrawals and one-time debit card transactions at the point of sale if you have enough money in your account at the time, **excluding your “No Bounce Advantage” limit**. However, checks, recurring auto-debit transactions and overdraft fees will continue to be paid up to the amount of your No Bounce Advantage limit.

Q: What if I recently opened my account and have qualified for “No Bounce Advantage”?

A: If you recently opened your account and have qualified for “No Bounce Advantage”, until July 1, 2010 current overdraft rules apply. This means that Midwest BankCentre may authorize ATM withdrawals and one-time debit card transactions at the point of sale even if you do not have enough money in your account, and you may be charged an overdraft fee as a result. After July 1, 2010 Midwest BankCentre will **ONLY** authorize ATM withdrawals and one-time debit card transactions at the point of sale if you have enough money in your account at the time, **excluding your “No Bounce Advantage” limit**. However, checks, recurring auto-debit transactions and overdraft fees will continue to be paid up to the amount of your No Bounce Advantage limit.

Q: I was previously denied, did not qualify for, or opted out of “No Bounce Advantage”. Can I still add this feature to my checking account?

A: See a Complete Banker at any Midwest BankCentre branch location to help you determine your current eligibility for No Bounce Advantage.

Q: Can I have both “No Bounce Advantage” and an overdraft sweep set up on my account?

A: See a Complete Banker at any Midwest BankCentre branch location to help you determine your current eligibility for “No Bounce Advantage” and an overdraft sweep.

Q: I currently have an overdraft sweep on my checking account. How will I be affected?

A: After July 1, 2010, ATM withdrawals and one-time debit transactions may be approved provided you have enough money in your sweep account at the time.

Q: What if I do not want my overdraft sweep to work with ATM withdrawals and one-time debit card transactions at the point of sale?

A: You must contact Midwest BankCentre and request that your overdraft sweep service be canceled.



Q: I do not currently have an overdraft sweep on my account. How can I set up my account to include the sweep feature?

A: See a Complete Banker at any Midwest BankCentre branch location.

Some reminders about checking account item processing: Checks and other transactions are not always presented for payment in the order that the checks were written or that the purchases occurred. Merchants can take several business days to process transactions. It is important to closely monitor your account activity. Midwest BankCentre offers free NetTeller internet banking, where you can login 24/7 to check your account balance and set balance alert email notifications. For more information about NetTeller, contact our Client Services Centre at 314-631-5500 or 800-894-1350.