Payment Order of Items

Date and Parties

Institution Name & Address	Account Title & Address	Date 03/31/2026
PENDLETON COMMUNITY BANK FRANKLIN OFFICE PO BOX 487, 128 N MAIN ST FRANKLIN, WV 26807		**Account Number** **Internal Use**

Payment Order

The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. The payment order can affect the number of items overdrawn and the amount of the fees you may have to pay. To assist you in managing your account, we are providing you with the following information regarding how we process those items.

If a check, item or transaction (other than an ATM or everyday debit card transaction) is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item for insufficient funds (NSF). The amounts of the overdraft and NSF fees are disclosed elsewhere, as are your rights to opt in to overdraft services for ATM and everyday debit card transactions, if applicable. We encourage you to make careful records and practice good account management. This will help you to avoid creating items without sufficient funds and potentially incurring the resulting fees.

Our policy is to process **first**
☒ in the order in which they are received. ☐ in numerical order. ☐ according to the dollar amount with the smallest items being processed first. ☒ Credits

We process **second**
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ Zelle

We process **third**
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ Bill Pay - Electronic

We process **fourth**
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ Online/Mobile Transfer

We process **fifth**
☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ POS - Point of Sale

We process

<u>sixth</u>

☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ ATM Debit

We process

<u>seventh</u>

☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ Return deposited item debit

We process

<u>eighth</u>

☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ AFT Transfers

We process

<u>ninth</u>

☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ POS - Recurring

We process

<u>tenth</u>

☐ in the order in which they are received. ☐ in numerical order. ☒ according to the dollar amount with the smallest items being processed first. ☒ ACH Debits

We process

<u>eleventh</u>

☐ in the order in which they are received. ☒ in numerical order. ☐ according to the dollar amount with the smallest items being processed first. ☒ Checks

We process

<u>twelfth</u>

☐ in the order in which they are received. ☐ in numerical order. ☐ according to the dollar amount with the smallest items being processed first. ☐

Additional Terms