

## CONSUMER PROCESSING ORDER POLICY

This Processing Order Policy applies to those depository accounts opened and used for personal, family, or household use. It is important you understand the processing order and sequence in which items and other debits are to be paid from your account because, if the account has an insufficient balance to cover all transactions presented for payment, your account may become overdrawn which may result in an Overdraft Fee or non-sufficient fund (NSF) charge in the form of a Return Item Fee.

**PROCESSING ORDER.** This section describes, generally, how we process and pay transactions from your account. Please note that exceptions may apply, and this process may change from time to time, without prior notice to you. Our processing order depends on a number of factors, including when a transaction occurs, whether it has already been approved by us or has become final, the order in which it is presented, the amount of the transaction, and the type of transaction in question, among other variables.

The two basic types of transactions for your account are: (i) credits (deposits) into your account, and (ii) debits (withdrawals or payments) from your account. It is important to understand how each is applied to your account so that you know how much money is available to you at any given time.

We process items at the end of a Business Day, as defined in our Funds Availability Policy, pursuant to the policy described herein. Our policy is to process credits and debits and pay items being presented for final settlement (final payment) in the following order:

1. All Deposits – credited to your account on the Business Day of the deposit
2. Debit Memos
3. Foreign ATM Fees
4. Overdraft and Return Item Fees from the Previous Day
5. Returned Deposited Payments
6. ATM Withdrawals – in low to high dollar amount order on the day presented for final payment
7. Internal Account to Account Transfers – in low to high dollar amount order on the day presented for final payment
8. Online Banking Transfers – in low to high dollar amount order on the day presented for final payment
9. PIN-based Debit Card Transactions – in low to high dollar amount order on the day presented for final payment
10. Wire Transfers – in low to high dollar amount order on the day presented for final payment
11. Signature-based Debit Card Transactions – in low to high dollar amount order on the day presented for final payment
12. Pre-authorized Debit Transactions – in low to high dollar amount order on the day presented for final payment
13. Bill Pay Transactions – in low to high dollar amount order on the day your account is debited to fund the Bill Payment, whether by Check or ACH Entry, as more particularly described in your online banking agreement.
14. Other Electronic Transactions – in low to high dollar amount order on the day presented for final payment
15. Over the Counter Withdrawals – in low to high dollar amount order on the Business Day presented for final payment
16. Paper-based Checks or Drafts Initiated at Bank Offices – in low to high dollar amount order on the day presented for final payment
17. All Other Checks – in check/draft number order on the day presented for final payment
18. All Remaining Account Fees and Service Charges
19. Interest Earned – credited to your account on the last Business Day of your periodic statement cycle

\* Zelle® Transactions – If you have linked a debit card to your Zelle® account, the transaction will process as a PIN-based Debit Card Transaction in the order outlined above. If you have linked your bank account to your Zelle® account, the transaction will process as an Other Electronic Transaction in the order outlined above.

**Please note that transactions are processed in the order described above. Transactions are not processed in the order that you initiate the transactions or in the order that we receive them. We cannot control how long a merchant takes to present a transaction for final payment or settlement, or the transaction type the merchant presents for final payment or settlement.**

**ACCOUNT BALANCE.** Your account will reflect two types of balances: The Current Balance and the Available Balance. It is important to understand the different types of balances in your account. Your Current Balance, sometimes referred to as “ledger balance,” is determined at the end of each Business Day and is the full amount of all credits and debits that have been processed and posted to your account pursuant to our Processing Order Policy. Your Current Balance will include, for example, funds not yet available to you because of a hold on a deposit as described in our Funds Availability Policy. Your Current Balance does not include any pending items that have not yet posted to your account, debits or credits, and excludes any preauthorized commitments to pay merchants or others that have not yet been posted to your account. Your account statements, as you view online or may receive from us by mail, will reflect the Current Balance.

Current Balance Example 1: If you have \$50 in your account and you just wrote a check for \$40, then your Current Balance is still \$50 until your \$40 check is presented to us for payment.

Current Balance Example 2: Assume you have \$100 in your account and you make a debit card purchase for \$75. Although we may have electronically authorized the transaction, at the merchant's request at the time of your purchase, your Current Balance remains \$100 until the debit card purchase is presented to us for settlement by the merchant.

Your Available Balance reflects the Current Balance in your account plus transactions conducted during the day of which we are informed prior to our processing and/or final settlement. The Available Balance is calculated by subtracting any holds placed on the availability of funds, including for pending transactions we know about, and adding deposits and provisional credits. The Available Balance includes deposits you have made after the designated cut-off time for a particular Business Day and, while the funds are immediately available to authorize ATM or one-time debit card transactions, they may not be available to pay checks or other items presented to us for payment on the same Business Day. When you access our online and mobile banking features, these will inform you of your Available Balance and Current Balance at the time of log-in. Overnight processing typically occurs between 9PM EST and 5AM EST on a Business Day, online and mobile balances may not be updated during this time. You should check your balances outside of this time for the most current information.

Available Balance Example 1: Assume you have a \$40 Current Balance and a \$60 pre-authorized debit for your gym membership is presented for payment by the merchant. Your mobile and online account balances will show this merchant's transaction as pending for payment and will reveal that your then Available Balance will be reduced to a negative \$20, but your Current Balance for that day will remain unchanged. You can bring your Available Balance to an amount equal to or greater than \$0, and avoid the imposition of an Overdraft Fee if you make a deposit of at least \$20 to your account prior to settlement of the pre-authorized debit.

Available Balance Example 2: Assume you have a \$50 Current Balance. After close of business, you then deposit \$100 cash into a WesBanco ATM. Your Available Balance will be \$150. However, your Current Balance will remain at \$50, because you deposited the cash into an ATM after our 3:00 pm (Eastern Standard Time) cut off time.

IT IS VERY IMPORTANT TO UNDERSTAND THAT YOU MAY STILL OVERDRAW YOUR ACCOUNT EVEN THOUGH THE AVAILABLE BALANCE AND CURRENT BALANCE APPEAR TO SHOW THERE ARE SUFFICIENT FUNDS TO COVER A TRANSACTION. Your Available Balance may not reflect all your outstanding checks, bill payments that you have authorized, or other outstanding transactions that have not been finally paid from your account. For example, in the Current Balance Example 1 above, the outstanding check will not be reflected in either your Current Balance or Available Balance until it is presented for final payment and paid from your account. In addition, your Available Balance may not reflect all your pending debit card transactions or ATM withdrawals. For example, in the Debit Card Transaction Example 2 below, if the merchant obtains initial authorization for the \$50 debit card transaction but does not submit the transaction for final payment within three (3) business days after initial authorization, we may increase your Available Balance by the previously authorized amount. This means that your Available Balance will not reflect the pending transaction unless and until the transaction has been presented for final payment and paid from your account. Even though your Available Balance has increased and is no longer reduced by the pending transaction, your obligation to pay the merchant still applies, and when the merchant presents the transaction for final payment, your Available Balance and Current Balance will be reduced. (PLEASE NOTE: Regardless of whether a transaction remains pending or whether the transaction is reflected in your Available Balance, all transactions are processed and paid in accordance with the Processing Order Policy and may overdraw your account and incur an Overdraft Fee or Return Item Fee if you do not have sufficient funds when the transaction is presented for final payment and paid or returned by us.)

**The best way to know how much money you have and avoid paying Overdraft Fees and Return Item Fees is to record and track all your transactions closely.** Therefore, we encourage you to keep accurate records and practice good account management. This will help you to avoid creating overdrafts or NSF items and potentially incurring the resulting fees and charges.

Point of Sale Debit Card Transactions. When you use your debit card to withdraw funds from your account at an ATM or make a debit card transaction, the withdrawal or transaction is authorized based on your Available Balance. Upon the authorization of the debit card transaction, your Available Balance is reduced by the amount authorized, but your Current Balance is not affected at that moment.

A delay may occur between the time a debit card transaction is authorized (the time when you used your debit card at a store, for example) and the time when the debit card transaction is ultimately settled and paid from your account. Settlement delays are common and may be caused by several factors, including, but not limited to, a merchant's delay in submitting a debit card transaction, or if a transaction is authorized on a non-Business Day or after close of business. If we use your Overdraft Honor limit to pay any item that otherwise would overdraw your account or to authorize an ATM or debit card transaction, this may result in an Overdraft Fee.

In some cases, your Available Balance may have had sufficient funds to cover a debit card transaction at the time you used your debit card and the transaction was authorized, but intervening transactions processed after the debit card transaction was authorized, may reduce your Available Balance. If, at the time a debit card transaction is presented to us for final payment and settlement, your Available Balance after processing is insufficient to pay the transaction, this may cause an overdraft and you may be assessed an Overdraft Fee. **Overdraft determinations are made at the time of final payment and settlement, not at the time a transaction is authorized.** For the sake of clarity, please understand that the authorization of a debit card transaction does not segregate, escrow, or ensure that those funds will be available for the future settlement of that particular transaction. At all times,

you are responsible for ensuring that your account(s) has a sufficient Available Balance to pay all your transactions, withdrawals, and debit items (including debit card transactions) when they are presented to us for final payment and settlement. In the event you have an insufficient Available Balance when a debit card transaction, which was previously authorized, is presented to us for final payment and settlement, we may, at our discretion, refer to your Current Balance as it exists on the day following our processing (instead of your Available Balance at the time of processing), and if your Current Balance is sufficient to pay and settle the transaction, we will waive the Overdraft Fee that otherwise would be assessed.

POS Debit Card Transaction Example 1: Assume you begin the Business Day with a \$20 Current Balance and a \$20 Available Balance, and you do not have one of our Overdraft Protection Options as discussed below. If you try to use your debit card to make a \$90 purchase at a merchant's store (a "POS"), the merchant's attempt to obtain authorization for that POS transaction will be declined. Your Current and Available Balances will remain unchanged, and you will not be assessed an Overdraft Fee or Return Item Fee.

POS Debit Card Transaction Example 2: Assume you begin the Business Day with a \$80 Current Balance and a \$80 Available Balance. Also assume you conduct a debit card transaction at a Merchant's store (a "POS") for \$50 during the morning hours, which is authorized and consequently reduces your Available Balance to \$30. (Your Current Balance is still \$80.) During the afternoon, you go to a WesBanco ATM to withdraw \$80. Unless you have our Overdraft Honor with Opt-In Feature, your attempt to withdraw the \$80 will be declined because you will not have a sufficient Available Balance. However, if you do have our Overdraft Honor with Opt-In Feature, then (1) your ATM transaction will be completed; (2) your Available Balance will be reduced; and (3) if the Bank receives the POS transaction that same day for final payment and settlement, then that night, during processing, the ATM withdrawal would post first under the Processing Order Policy before the POS debit card transaction and, because your Current Balance is now negative \$50, you consequently would be assessed an Overdraft Fee for the POS transaction.

POS Debit Card Transaction Example 3: Assume you begin the Business Day ("Business Day 1") with a \$50 Current Balance and a \$50 Available Balance. Also assume you conduct a debit card transaction at a Merchant's store (a "POS") for \$40 during the morning hours, which is authorized and consequently reduces your Available Balance to \$10. (Your Current Balance is still \$50.) During the afternoon, you go to another Merchant's store (a "POS") and conduct a debit card transaction for \$20. Unless you have our Overdraft Honor with Opt-In Feature, your attempt to make the \$20 purchase will be declined because you will not have a sufficient Available Balance. However, if you do have our Overdraft Honor with Opt-In Feature, then your debit card transaction will be authorized, and your Available Balance will be reduced to negative \$10. Assume that the next day ("Business Day 2"), your \$20 POS debit card transaction is presented to the Bank for final payment and settlement. That night, during Processing, the \$20 POS debit card transaction would post under the Processing Order Policy. Although your Available Balance is negative \$10, your Current Balance is now \$30. The following day ("Business Day 3"), the Bank will refer to your Current Balance, and because your Current Balance is sufficient to pay and settle the transaction, the Bank will waive an Overdraft Fee that otherwise would be assessed. Later that day, your \$40 POS debit card transaction is presented to the Bank for final payment and settlement. That night, during processing, the \$40 POS debit card transaction would post under the Processing Order Policy, and because your Current Balance is now negative \$10, you consequently would be assessed an Overdraft Fee for the \$40 POS transaction.

As part of our overdraft practices and our Overdraft Honor Program, we will not authorize ATM withdrawals or one-time debit card transactions unless you have a sufficient Available Balance at the time the ATM withdrawal or one-time debit card transaction is initially authorized, or you specifically opted in to our Overdraft Honor with Opt-In Feature. If you are in our Overdraft Honor with Opt-In Feature, we will authorize ATM withdrawals and one-time debit card transactions against your Available Balance plus your available Overdraft Honor limit. We may also consider other overdraft protection programs, including a WesBanco companion account or an overdraft line of credit, up to your limits in these programs.

We will not charge a fee if your account is overdrawn by \$5.00 or less or if the transaction causing the overdraft is less than \$1.00. We will not charge a fee if your account is overdrawn by the assessment of a bank fee. We charge a Collection Fee if the account's Current Balance remains overdrawn for ten days as a result of an Overdraft, including Overdrafts as a result of a bank assessed fee. We limit Return Item Fees and Overdraft Fees to a maximum of five (5) such charges, in the aggregate, per Business Day per account.

**MAINTAINING A POSITIVE BALANCE.** You agree not to overdraw your account. You agree to monitor your account balance(s) to ensure an overdraft does not occur. It is your responsibility to maintain an account with sufficient Available Balance to pay presented items and transactions. If your account lacks a sufficient Available Balance after processing to pay a check and/or preauthorized debit activity (not otherwise a preauthorized one-time debit card transaction) presented for payment, we may (1) return the item or (2) pay the item, at our discretion. If an item drafted by you (such as a check) or a debit transaction or entry you create is presented for payment in an amount that is more than the Available Balance in your account after processing, and we decide not to pay the item or transaction, you agree that we can charge you a Return Item Fee, in an amount based on our current Schedule of Fees. In the case of any one-time debit card transaction where we previously had authorized the transaction for the merchant, if at the time of processing of the subsequent settlement your account does not then have a sufficient Current Balance, then we will pay to the merchant the transaction amount and we may assess you an Overdraft Fee.

**OVERDRAFT PROTECTION OPTIONS.** Overdrafts may be covered by our standard overdraft practices available with your account, including the Overdraft Honor Program, a link to a WesBanco companion account or a line of credit. Overdraft Honor is our discretionary overdraft program, not a right or obligation to you, where we may approve your reasonable overdrafts including any applicable fees.

At our discretion we may pay and permit transactions when you do not have a sufficient Available Balance after processing. Overdraft Fees, Return Item Fees and Collection Fee will reduce the availability of your Overdraft Honor, and your account's Available and Current Balance. In accordance with regulatory expectations, our practices differ for ATM and one-time debit card transactions, such as groceries, gasoline or dining out, and recurring debit card transactions, such as movie subscriptions or gym memberships. In the event your account is overdrawn, our overdraft protection options are as follows:

Overdraft Honor without Opt-In Feature: Your account is in the Overdraft Honor Program, but you do not want to authorize ATM or one-time debit card transactions using your Overdraft Honor limit. All other items may be paid using your Overdraft Honor limit.

Overdraft Honor with Opt-In Feature: Your account is in the Overdraft Honor Program and you have separately provided your affirmative consent to authorize ATM and one-time debit card transactions using your Overdraft Honor limit. All other items may be paid using your Overdraft Honor limit.

No Coverage: You have either elected not to participate in the Overdraft Honor Program or your product is not eligible for participation in the Overdraft Honor Program. If you elect No Coverage, the Overdraft Fee, the Returned Item Fee and the Collection Fee may still apply to your account. If we pay an item when you do not have enough money in your account, Overdraft Fee may apply. If we return all returnable items presented for payment, we charge a Return Item Fee for each item returned.

Companion Account: You can minimize risk of overdrafts by choosing to link your checking account to another qualifying account with us, such that funds are automatically transferred by us in the event of an overdraft situation. If a transfer occurs, the amount necessary to prevent the overdraft is transferred from the Companion Account to your checking account. This service may be used in addition to the Overdraft Honor Program. This service requires a separate agreement between you and us. A separate Transfer Fee may be charged.

Line of Credit: A Line of Credit may be linked to your account to avoid an overdraft or NSF. Available credit may be automatically transferred to your account in overdraft status. Upon the event of a transfer from the Line of Credit to your account, the amount necessary to prevent the overdraft is transferred from the Line of Credit to your account. This service may be used in addition to the Overdraft Honor Program, with or without the Opt-In Feature. Transfers made using this service will increase your outstanding loan balance at the time of transfer and may affect your minimum payment. The amount transferred is subject to your specific loan's current interest rate and terms. This service requires a separate agreement between you and us.

**WHEN YOU MAY INCUR A FEE:** Generally, under the Overdraft Honor Program our policy is to pay those items up to the available overdraft limit on your account(s). We are under no obligation to do so. Transactions may not be processed in the order in which they occurred, and the order in which transactions are received by us and processed can affect the total amount of overdraft fees assessed. If we pay item(s) using your Overdraft Honor limit that result in a negative Current Balance of less than \$5.00 or if the transaction causing the overdraft is less than \$1.00, we will not assess the Overdraft Fee. We will charge you up to a maximum of 5 occurrences per Business Day per transaction that results in a negative Current Balance. All accounts will be assessed a Collection Fee of that amount as disclosed in the current account Schedule of Fees. The Collection Fee is assessed if your account is overdrawn for ten (10) consecutive days, and an additional \$10 Collection Fee is assessed each ten (10) consecutive days thereafter.

**QUESTIONS:** If you have questions regarding the Processing Order Policy, the Overdraft Honor Program, your Overdraft Honor limit or our Overdraft Programs in general, you may call us toll free at 1-800-905-9043, extension 49605.

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