

# Payment Order of Items

## Date and Parties

<b>Institution Name &amp; Address</b> CITIZENS BANK  100 McMURRY BLVD HARTSVILLE, TN 37074	<b>Account Title &amp; Address</b>   	<b>Date</b>   <b>Account Number</b>   <b>Internal Use</b>
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## 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 Automatic debits items- such as loan payments to us first  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process in-bank cash withdrawals second  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process ATM (automated teller machine) withdrawals third  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process Internet transfers/telephone transfers fourth  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process Wire transfers fifth  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process Debit Card/POS (point of sale) transactions sixth  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

We process ACH (automated clearing house) items seventh  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

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

We process Fees and other misc items ninth  
 in the order in which they are received.  in numerical order.  according to the dollar amount with the smallest items being processed first.

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

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

We process twelfth  
 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***