

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

We can cover your overdrafts in different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a _____ account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- We also offer overdraft protection plans, such as a link to a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

► What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

► What fees will I be charged if

pays my overdraft?

Under our standard overdraft practices

- We will charge you a fee of up to **\$35** each time we pay an overdraft; we will not charge the fee if your account is overdrawn by \$5 or less or the transaction item is less than \$1.
- If your account is overdrawn for ten (10) consecutive days, we will charge a \$10 Collection Fee and an additional \$10 Collection Fee each ten (10) days thereafter.
- There is a limit of five (5) or \$175 on the total fees we can charge you for overdrawing your account per business day.

► What if I want to authorize and pay overdrafts on my ATM and everyday debit card transactions?

to authorize and pay overdrafts on my

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions,

- Call us at _____
- Visit _____
- Complete the form below and present it at any of our locations.

- I do not want _____ to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want _____ to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____

**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH
TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

To revoke your authorization at
everyday debit card transactions, indicate by signing below.

to pay overdrafts on your ATM and

Please bring this completed form to any one of our _____ locations, mail it to the
provided address, call us at the provided phone number, or visit our website. Your revocation will be implemented as soon as feasibly possible
once it is received.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____