

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 two different ways:

1. We have standard overdraft practices that will come with your account.
2. We also offer overdraft protection plans, such as

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:

We do not authorize and pay overdrafts for the following types of transactions unless you ask us (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 \$ _____ each time we pay an overdraft.
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- There is no limit on the total fees we can charge you for overdrawing your account.
- The maximum total fees that we can charge you for overdrawing your account is \$ _____

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call _____, or complete the form below and:

- present it at _____
- mail it to _____
- visit our website at _____

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. Note: You have a right to revoke your authorization at any time.

Printed Name: _____ X _____
Date: _____ AccountNumber(s): _____