

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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link between checking and savings or an open-end 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, ACH entries, and other transactions made using your account number.
- Automatic bill payments, including preauthorized recurring debit card transactions.

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 (one-time transactions initiated at point-of-sale terminals, online, or by telephone).

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 Bankers Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$10 each time we pay an overdraft transaction of \$10 to \$30. We will charge you a fee of \$33 each time we pay an overdraft transaction greater than \$30. There is no fee if we pay an overdraft transaction for less than \$10.
- The maximum amount of Overdraft and Nonsufficient Funds fees that may be assessed per day is \$132.

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

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

1. Stop in at one of our office locations; or
2. Complete and mail this form to the address at the top of this form.

You can opt out of this choice at any time. You can also opt out of our standard overdraft practices. If you opt out of the payment of overdrafts, a Nonsufficient Funds fee will apply. Additionally, merchant fees may apply.

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

I want Bankers Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Customer Signature: _____

Date: _____

Account Number: _____