

We do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to (see below).

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 come with your account.
2. We also offer overdraft protection plans, including transfers between accounts or an overdraft line of credit, which may be less expensive than our standard overdraft practices.

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 First State Bank of Bloomington pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$35 each time we pay an overdraft.
- Overdraft fees will be charged if your account is overdrawn by more than \$5.
- We will charge you for up to 5 overdrafts each business day, for a maximum charge of \$175 each day. There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want First State Bank of Bloomington 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, call our offices at 309-662-0411 or complete the form below and present it at our Bloomington or Heyworth branch, or mail to: First State Bank of Bloomington, 204 N. Prospect, Bloomington, IL 61704.

___ I do NOT want First State Bank of Bloomington to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ I want First State Bank of Bloomington to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____