

## Overdraft Practices and 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 may come with your account.
2. We also offer overdraft protection such as a link to another checking account, which may be less expensive than our standard overdraft privileges. To learn more, ask us about your options.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that may come with my account?**

We authorize and pay overdrafts for customers in good standing that do not have excessive account abuse for the following types of transactions:

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

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ❖ ATM Transactions
- ❖ One Time 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 pays my overdraft?**

Under our standard overdraft practices:

- ❖ You will be assessed a \$30.00 fee for each item we pay into overdraft that would overdraw your account more than \$5.00 whether we pay the item or return it.. (Fee amount is subject to change).
- ❖ The maximum amount of NSF and Overdraft fees you may incur in one day is \$150.00.

➤ **What if I want First State Bank to authorize and pay overdrafts on my ATM and one time debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and one time debit card transactions, call 903-676-1900, send an email to [customerservice@fsbathens.com](mailto:customerservice@fsbathens.com) or complete the form below and either present it at any of our branch locations or mail it to First State Bank, P.O. Box 471, Athens, TX 75751.

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☐ I want First State Bank to authorize and pay overdrafts on my ATM and one time debit card transactions.

☐ I do not want First State Bank to authorize and pay overdrafts on my ATM and one time debit card transactions.

☐ I wish to revoke my earlier request to Opt In to paying ATM and one-time debit card overdrafts.

☐ I do not want an electronic confirmation. Please send my confirmation through the mail.

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

**\*\*Eligibility for the Overdraft Protection Program may be terminated at any time at the banks discretion.**

**\*\*Overdrawn accounts remaining unpaid after sixty days will be subject to closure.**