

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 overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account you have with us which may be less expensive than our standard 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, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
- Automatic bill payments, internet banking transfers, telephone banking transactions
- 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

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 & Trust pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an Overdraft fee of up to \$29.98 each time we pay an overdraft.
- If your account is overdrawn for (2) two or more consecutive business days, we will charge an additional \$4.98 per business day.
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an Overdraft/ NSF Fee for transactions that overdraw an account by an aggregate amount of \$1 or less.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want First State Bank & 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, call **800-711-1419**; or complete and submit the form electronically at www.fusion.bank by logging into your Online Banking and clicking the link on the right side of the landing page; or complete the form below and present it at a bank center or mail it to: First State Bank & Trust, 116 W. 6th Street, Larned, KS 67550.

I want First State Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number(s): _____