

## What You Need to Know About Overdrafts and Overdraft Fees Consumers Only

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 overdrafts in two different ways:

1. We have standard overdraft practices, called the Overdraft Protection Program, that you can elect to come with your account. See the FSB Overdraft Protection Program Disclosure for more information.
2. We also offer overdraft protection plans, such as cash links, accounts transfers, or lines of credit (subject to credit approval), which may be less expensive than our standard overdraft practices. To learn more ask a First State Bank representative about our plans.

This notice explains our standard overdraft practices pursuant to the Overdraft Protection Program.

### What are the standard overdraft practices that come with my account pursuant to the Overdraft Protection Program?

We may authorize and pay overdrafts for the following types of transactions:

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

We will not authorize and pay overdrafts for the following type of transaction unless you ask us to (see below):

- Everyday debit card transactions
- ATM 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 The First State Bank pays my overdraft?

Under our standard overdraft practices pursuant to the Overdraft Protection Program:

- We will charge you an Overdraft Fee of up to \$35 each time we pay an overdraft.
- We will charge you a Returned Item Fee of up to \$35 for each item, per presentment, that we return unpaid for nonsufficient funds (NSF), even if we later cover that item, in our discretion, as an overdraft and impose an Overdraft Fee.
- There is a combined limit of seven (7) total Overdraft Fees and Returned Item Fees we can assess to your account per each day.
- We will not charge an Overdraft Fee for any items that result in a negative/overdrawn balance of \$5.00 or less.

### What if I want The First State Bank, Louise to authorize and pay overdrafts on my everyday debit card and ATM card transactions?

If you want us to authorize and pay overdrafts on everyday debit cards and ATM transactions, please let us know:

- By mail – complete the authorization below and return to The First State Bank
- In person – stop by your nearest branch location

If you choose to revoke this authorization, you may use any of the methods of contact listed above at any time.

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Yes, I want The First State Bank, Louise to authorize and pay overdrafts on my everyday debit card and ATM transactions for the checking account(s) listed below.

Checking Account Number: \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_

Customer's Name: \_\_\_\_\_ (please print)

Customer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Image form after branch processing is complete. No further action required