

## 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 this way:

We have standard overdraft practices that come with your account.

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 Industry State Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.

### ► What if I want Industry State Bank 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, complete the form below and either bring it to a branch or mail it to PO Box 66, Industry, TX 78944.**

**\*\*\* All overdrafts must be covered within 60 days \*\*\***

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\_\_\_\_ I do not want Industry State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_ I want Industry State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account #: \_\_\_\_\_