

## Consent Form for Overdraft Services

### EXPLANATION OF OVERDRAFT COVERAGE

#### Your Right to Request Overdraft Coverage

**We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions.** Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Overdraft coverage differs from other overdraft services we offer, such as linking your savings account to your checking account with us. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

#### Overdraft Fees

- We will charge you a fee of up to \$35 each time we pay an overdraft for you. Your first overdraft is covered free of charge. The maximum you can be charged per overdraft would be \$35.00

#### Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us. Contact us to learn more about these options.

#### How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for your Share Draft, ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please contact us. Phone number and address is provided above.

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I want overdraft coverage for my Share Drafts, ATM Withdrawals, and debit card purchases.

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

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

Account Number: \_\_\_\_\_