

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 overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account, which may be less expensive than our standard practices. The fee for each sweep transaction is \$3.00. 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? (Basic Coverage)**

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 The Bank & Trust of Bryan/College Station pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- There is a maximum of \$175 in total fees we can charge you for overdrawing your account per day.

➤ **What if I want The Bank & Trust of Bryan/College Station to authorize and pay overdrafts on my ATM and everyday debit card transactions? (Extended Coverage)**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 979-260-5100 and speak to a Customer Service Representative; or complete the form below and drop it off at any branch location or mail it to:

The Bank and Trust of Bryan/College Station
Attn: Customer Service
P O Box 5847
Bryan, TX 77805-5847

Basic Coverage is the standard overdraft practice that comes with your account as described above. Please indicate your choice regarding **Extended Coverage**:

 I do not want The Bank & Trust of Bryan/College Station to authorize and pay overdrafts on my ATM and everyday debit card transactions.

- If the balance does not appear to be sufficient to pay ATM or everyday debit card transactions, I want you to decline the transaction.
- If the balance appears to be sufficient, and ATM or everyday debit card transactions are authorized, but at the time of posting to the account the balance is insufficient, these items will be paid and no fees will be charged.

 I want The Bank & Trust of Bryan/College Station to authorize and pay overdrafts on my ATM and everyday debit card transactions.

- Authorized ATM and everyday debit card transactions will be paid and not returned
 - Transactions authorized against what appears to be an insufficient balance that posts against an insufficient balance will be charged a fee.
 - Transactions authorized against what appears to be a sufficient balance that posts against an insufficient balance will be charged a fee.
 - Transactions authorized against what appears to be an insufficient balance that posts against a sufficient balance will not be charged a fee.
- Should you change your mind and decide you no longer want us to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, by phone or by accessing this form through the bank's website at www.banktbt.com.

Account Holder Name: _____ Date: _____

Account Number(s): _____, _____, _____, _____, _____

Address:
