



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 a savings account, which may be less expensive than our standard overdraft 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 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 Bank Five Nine pays my overdraft?

Under our standard overdraft practices:

- We will charge you a Non-Sufficient Funds (NSF) fee of up to **\$30.00** each time we pay an overdraft item.
- There is a limit on the total NSF fees we can charge you of \$180.00 per day.

What if I want Bank Five Nine 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 888-569-9909, complete the form below and return it to your local branch, or mail it to Bank Five Nine at: P.O Box 1004, Oconomowoc, WI 53066.

This form does not opt out or opt in to the discretionary Overdraft Privilege service, where checks and other transactions may be paid if an account is overdrawn.

The following election has been made at New Account Opening or at time of Debit Card Order: Yes No

I do not want Bank Five Nine to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Bank Five Nine to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Numbers for all checking accounts: