

## 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 Citizens State Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Citizens 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 278, Buffalo, Texas 75831.

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

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

Signature \_\_\_\_\_

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

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

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

**Confirmation of Consent for Standard Overdraft Service  
(ATM and Everyday Debit Card Transactions)**

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

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

**Account Owner(s):** \_\_\_\_\_

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This confirms your consent to our authorization of payments of overdrafts on ATM and everyday debit card transactions on the account listed above.

To REVOKE this agreement at any time, check the box and sign below. Please make sure you name and account number are legible on this form and bring the form to any branch location or mail it to Citizens State Bank, ATTN BOOKKEEPING, PO Box 278, Buffalo, Texas 75831. We MUST have a written notice in order to revoke your prior agreement. The bank will discontinue its payment of such overdrafts once the notice of your revocation has been received. **Any joint owner of the account may revoke the agreement.**

\_\_\_ I revoke earlier consent for the payment of overdrafts on ATM and everyday debit card transactions on the account identified above.

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

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

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