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 or a written overdraft protection line of credit, 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 will authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will 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 Americana Community Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **$35** each time we pay an overdraft
- Also, if your account is overdrawn for 10 or more consecutive business days, we will charge a Continuous Overdraft Fee of $35 on every 10th business day with a continued negative balance.
- There is a limit of $175 per day on the total fees we can charge you for overdrawing your account

➢ **What if I want Americana Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions call your local branch or complete the form below and present it at your local branch or mail to: **Americana Community Bank, 9495 Black Oaks Lane North, Maple Grove, MN 55311, Attn: Operations**

Please Note: If you choose to opt in at this time and then later change your mind about having Americana Community Bank pay overdrafts on your ATM and everyday debit card transactions, you can revoke or opt out of this service at any time by contacting your Americana Community Bank branch or by sending a written request, including your name, address, date of request and account number(s) to:
Americana Community Bank, 9495 Black Oaks Lane North, Maple Grove, MN 55311, Attn: Operations

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_____ I want Americana Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____