



NEW REGULATORY REQUIREMENTS WERE RECENTLY PASSED THAT WILL CHANGE THE WAY FINANCIAL INSTITUTIONS HANDLE OVERDRAFTS CREATED BY THE USE OF ATM OR DEBIT CARDS.

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

After August 15, 2010, 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 \$30 each time we pay an overdraft
• Also, if your account is overdrawn for 15 or more consecutive business days, we will charge an additional \$30 every 15 days.
• There is a limit of \$150 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 after August 15, 2010, 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

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

Printed Name: _____
Date: _____
Account Number: _____