

What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money to cover a transaction, but we pay it anyway. We can cover your overdrafts in 2 different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Overdraft Protection Plans such as lines of credit or links to savings accounts, which may be less expensive than our standard overdraft practices. Some fees may apply. 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 or 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** 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 Union State 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.
- * There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Union State 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 us at (515) 462-2161 or (515) 440-BANK or 1-888-322-3690

OR

Complete the form below and drop off or mail back to:
Union State Bank, 201 W Court, PO Box 110, Winterset IA 50273-0110

 I **do not** want Union State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **want** Union State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____

Applies to account number ending with (last 4 digits): _____

Date: _____

Signature: _____