

## OVERDRAFT SERVICES CONSENT FORM



MT STERLING DOWNTOWN BANKING CENTER  
49 W MAIN - PO BOX 326 MOUNT STERLING KY 40353

### **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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a checking, savings or pre-approved Home Equity lines of credit 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
- ACH Transactions
- 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 TRADITIONAL BANK, INC PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- If your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$15.00 per every 3 business days.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.
- Overdraft per item fees waived on accounts that are overdrawn \$5 or less

### **WHAT IF I WANT TRADITIONAL BANK, INC 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 (859)498-0414 or complete the form below and present it at any of our locations or mail it to:

Traditional Bank Inc.  
P.O. Box 326  
Mount Sterling, KY 40353

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I do not want TRADITIONAL BANK, INC to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want TRADITIONAL BANK, INC to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature:

SIGNATURE HERE

Printed Name:

Title:

Date:

Account Number(s):

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**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH TRADITIONAL BANK, INC TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

To revoke your authorization at Traditional Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. You can present this form at any Traditional Bank location or mail to Traditional Bank, PO Box 326, Mt. Sterling, KY 40353. In addition, you can opt-out by contacting the Bookkeeping Department at 859-498-0414. You can also decline the paying of any overdrafts created by paper check, ACH transactions or automatic bill payment by calling the same number.

I revoke my prior authorization made to have TRADITIONAL BANK, INC pay overdrafts on my ATM and everyday debit card transactions.

Signature:

Printed Name:

Title:

Date:

Account Number(s):