

# CONSENT FORM FOR OVERDRAFT SERVICES

## 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 overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account you have with us which may be less expensive than our standard 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, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
- Automatic bill payments, internet banking transfers, telephone banking transactions
- Recurring debit card transactions

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 Focus Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an NSF Paid Handling Fee of up to \$32.00 each time we pay an overdraft.
- We will charge your account a **\$5.00** Daily Overdraft Fee. We will start charging the Daily Overdraft Fee on the third business day your account is overdrawn and will continue to charge the Daily Overdraft Fee for each subsequent consecutive three business days your account remains overdrawn; there is no limit on the total amount of Daily Overdraft Fees.
- There is a business day combined maximum of five (5) per-item Overdraft/NSF Fees that we can assess your consumer checking account (four (4) NSF Fees and one (1) Daily Overdraft Fee).
- The Bank does not charge a checking account participating in the Overdraft Privilege Program an Overdraft/ NSF Fee for transactions that overdraw an account by an aggregate amount of \$10 or less

➤ **What if I want Focus 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, call **800-464-3150**, visit [focusbank.com](http://focusbank.com), or complete the form below and present it at a branch or mail it to: Focus Bank, Bookkeeping, PO Box 99, Charleston, MO 63834. You can revoke your authorization for Focus Bank to pay these overdrafts at any time by the about methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

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

Account Number(s): \_\_\_\_\_