

**OVERDRAFT SERVICES CONSENT FORM**

**Fidelity Bank**  
353 Carondelet Street  
New Orleans, Louisiana 70130  
(504)569-3594  
www.bankwithfidelity.com

**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 have a standard overdraft practice that is offered with certain checking products. We also offer Overdraft Protection such as a link to a savings account, or Overdraft Line of Credit, which may be less expensive than our standard overdraft practices. To learn more about our Overdraft Protection or Overdraft Line of Credit, please see a bank representative. We can cover your overdrafts using our standard overdraft practices.

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 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 FIDELITY BANK PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
  - There is a limit of \$175.00 on the total fees we can charge you for overdrawing your account per day, per account. An unlimited number of NSF fees can be charged to your account per day.
  - We will not charge you a fee if the item is \$5.00 or less, or if your balance at the end of the business day goes negative between \$0.00 and \$5.00. Please refer to the Fee Schedule for current overdraft and NSF fee amounts.
- Please note:** For Fidelity's Student Checking account, we will charge you a fee of \$25.00 each time we pay an overdraft. There is a limit of \$125.00 on the total fees we can charge you for overdrawing your account per day, per Student Checking account. An unlimited number of NSF fees can be charged to your account per day. We will not charge you a fee if the item is \$5.00 or less, or if your balance at the end of the business day goes negative between \$0.00 and \$5.00.

**WHAT IF I WANT FIDELITY 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, visit [www.bankwithfidelity.com](http://www.bankwithfidelity.com) or complete the form below and present it at any of our locations or mail it to:

P.O. Box 5990 Metairie LA 70009 Attn: Retail Service and Support

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

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

Signature: \_\_\_\_\_

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

Title: \_\_\_\_\_

Date: \_\_\_\_\_

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

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

If you wish to revoke your previous consent at any time, complete the form by selecting the box you "do not" want Fidelity to pay any overdrafts. You are able to complete the revocation by person, website or mail.

I revoke my prior authorization made to have Fidelity Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

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

Title: \_\_\_\_\_

Date: \_\_\_\_\_

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