



What you need to know about Overdrafts and Overdraft Fees

Consent Form For Overdraft Services

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see Overdraft Opt-in form below).

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 an overdraft protection plan. 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 may 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 Opt-in Form 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 Stroud National pays my overdraft?

Under our standard overdraft practices we will charge you a fee of up to \$25.00 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 Stroud National 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, complete and submit the form below. *If you have more than one checking account you are opting in for, please submit separate forms for each account number.*

_____ I want Stroud National to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not want Stroud National to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____