

A-9 Model Consent Form for Overdraft Services

EXPLANATION OF OVERDRAFT COVERAGE

Your Right to Request Overdraft Coverage

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions.

Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Overdraft coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

Overdraft Fees

We will charge you a fee of [up to] [\$__] each time we pay an overdraft.

We will also charge you a fee of [\$__] for each day your account remains overdrawn.

[There is no limit on the daily fees we can charge you for overdrawing your account.]

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please:

Contact us at 1-8xx-xxx-xxxx.

Contact us at [insert Internet address].

Complete the form below and mail it to [insert address].

___ I want overdraft coverage for my ATM withdrawals and debit card purchases.

Printed Name: _____

Date: _____

Account Number: _____

A-9(A) Model Opt-Out Form for Account Opening

EXPLANATION OF OVERDRAFT COVERAGE

Overview of Coverage

We currently provide overdraft coverage for your account. This means that if you attempt to spend or withdraw more money than you have in your account, we may decide to pay the overdrawn amount. Having overdraft coverage does not guarantee that we will pay your overdrafts. If we do, we will charge you fees. This coverage differs from other overdraft services we offer, such as linking your account to another account with us or an overdraft line of credit.

Your Right to Opt Out of Overdraft Coverage

You may tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone. [If you do, we will decline these transactions if you do not have enough money in your account to cover them.] As a result, you may pay fewer overdraft fees.

Your decision to opt out will not affect whether we pay overdrafts for other types of transactions, including checks. We may still cover these transactions and charge you a fee. See below for more information about your overdraft coverage, including how to contact us to opt out.

Overdraft Fees

We will charge you a fee of [up to] [\$__] each time that we pay an overdraft.

We will also charge you a fee of [\$__] for each day your account remains overdrawn.

[There is no limit on the daily fees we can charge you for overdrawing your account.]

Other Ways We Can Cover Your Overdrafts

We offer other ways of covering your overdrafts that may be less expensive, such as linking your account to another account with us or an overdraft line of credit. Contact us to learn more about these options.

How to Opt Out or Get More Information

To opt out of our overdraft coverage, or for information about alternatives we offer for covering overdrafts, please: [include as applicable]

Contact us at 1-8xx-xxx-xxxx.

Contact us at [insert Internet address].

Complete the form below and mail it to [insert address].

___ I do not want overdraft coverage for my ATM withdrawals and debit card purchases.

Printed Name: _____

Date: _____

Account Number: _____

A-9(B) Model Opt-Out Form for Periodic Statements

You have the right to tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone. [If you do, we will decline these transactions if you do not have enough money in your account to cover them.] As a result, you may pay fewer overdraft fees.

To opt out of our overdraft coverage, or for information about alternatives we offer for covering overdrafts (including linking this account to another account with us), contact us at 1-8xx-xxx-xxxx or [insert Internet address].

APPENDIX B
FORM B-10

Total For This Period	Total Year-to- Date		
Total Overdraft Fees	\$60.00	\$150.00	
Total Returned Item Fees	\$0.00	\$30.00	