

## 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 overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft. 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
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 First Robinson Savings Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** 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 First Robinson Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (618) 544-8621, or complete the form below and return it by mail in the postage paid envelope.

You may choose to opt out of this program at any time by notifying First Robinson Savings Bank in writing.

#### OPT IN FORM

**I DO NOT WANT** First Robinson Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**I WANT** First Robinson Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

\_\_\_\_\_  
Account Number (One account per form-please photocopy for additional accounts.)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

Please contact First Robinson Savings Bank at (618) 544-8621 or visit any of our locations as we would be happy to answer any questions you may have.

#### FOR INTERNAL USE ONLY

Date Received	Date Processed	Initials