

# Courtesy Overdraft Protection Plus ATM /Debit Card Opt-In Form

## 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, "Courtesy Overdraft Protection" that comes with your account.
2. We also offer overdraft protection plans, such as a link to a savings account "Courtesy Sweep", or an overdraft line of credit "Courtesy Line of Credit," which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices "Courtesy Overdraft Protection."

### ➤ **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 Union Bank pays my overdraft?**

Under our standard overdraft practices "Courtesy Overdraft Protection":

- We will charge you a fee of up to \$30 each time we pay an overdraft. (This is the same fee we charge if your overdraft is returned.)
- There is no limit on the total fees we can charge you for overdrawing your account. However, the maximum number of overdraft fees that may be assessed in one day is five.

### ➤ **What if I want Union 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 Customer Service at 870-460-6400 or 870-226-2035 and tell us, or visit [www.unionbnk.com](http://www.unionbnk.com), or simply complete the form below and bring it to any Union Bank location or email it to Union Bank, ATTN Customer Service, P.O. Box 270, Monticello, AR 71657. You have the right to revoke your opt in at any time.

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

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

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

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

Account Number: \_\_\_\_\_

Signature \_\_\_\_\_