



Consent Form for Overdraft Services

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 protection plans such as a link to a savings account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask about these plans.

► **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 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 the overdraft your transaction will be declined.

► **What fees will I be charged if BAC Community Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$33 each time we pay an overdraft, up to a maximum of \$132 per day. Fees subject to change.

► **What if I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

Complete the first section below and sign this form to authorize us to pay overdrafts on ATM and everyday debit card transactions.

I do want to accept the offer of Overdraft Privilege on my account and I understand that the bank may pay, at their discretion, overdrafts for checks and other transactions made using my checking account number, automatic payments (ACH) and bill payments. Refer to the bank's Overdraft Privilege Service brochure for complete details.

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

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

I do not want BAC Community Bank to extend Overdraft Privilege Service on my account.

Account Number: _____

Email: _____

Print Name: _____

Phone: _____

Signature: _____

Date: _____

