

## 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, a link to a savings or money market account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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 (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 \_\_\_\_\_ pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a negative balance fee of **\$28** the **1<sup>st</sup> day\* your account is overdrawn**
- We will charge you a consecutive day overdrawn fee of **\$28** the **2<sup>nd</sup> day\* your account is overdrawn and each day overdrawn** until your account is positive. Limit of 13 fees per consecutively overdrawn period.
- If an account stays in overdraft status for 43 business days, the bank will force close the account and charge a **\$50** one time fee.

\*Fees are charged Monday-Saturday excluding federal holidays all bank branches are closed

➤ **What if I want \_\_\_\_\_ 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, sign below:

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\_\_\_\_\_ I **do not** want \_\_\_\_\_ to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I **want** \_\_\_\_\_ to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Customer Signature

Account Number:

**To revoke your authorization** to pay overdrafts on ATM and everyday debit card transactions, please contact us at 1-800-235-4636 (option 6), visit your local branch, select Overdraft Information in Online Banking or mail your request to PO Box 240200, Milwaukee, WI 53224-9984.

Branch Distribution: One copy to Customer, fax signed copy to Corporate - 1.800.615.3780.

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