



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 overdraft in the following way:

1. We offer an overdraft protection plan, such as a link to a savings account, 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.

*** What are the standard overdraft practices that come with my account?**

We may authorize and pay overdrafts for the following types of transactions at our discretion:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH debit transactions
- Recurring debit card transactions

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 FCB Banks pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay or return an overdraft.
- If your account is overdrawn for 5 or more consecutive business days, we will charge an additional **\$30** every 5 business days.
- You will incur no more than 5 charges for NSF items, paid or returned, per business day.

*** What if I want FCB 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 complete the form below and present it at any FCB Banks location or visit www.fcbbanks.com to download this form. You can also mail this form to:

FCB Banks
Attn: CIS Dept.
800 Beltline Road
Collinsville, IL 62234

_____ **I WANT** FCB to authorize and pay overdrafts on my ATM and one-time debit card transactions.

_____ **I DO NOT WANT** FCB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____

Date: _____

Account Number(s): _____

Accepted By: _____