



100% employee-owned • member FDIC

OVERDRAFT PROTECTION

This form is used to opt-in / out of OD Protection

OVERDRAFT PROTECTION LIMIT UP TO \$500.00 AVAILABLE AT PHELPS COUNTY BANK'S DISCRETION AFTER ACCOUNT HAS BEEN HELD IN GOOD STANDING FOR THE FOLLOWING PERIOD OF TIME: THIRTY (30) DAYS - SIX (6) MONTHS.

CUSTOMER OVERDRAFT POLICY: An overdrawn balance could result in several ways, such as (a) the payment of checks, electronic funds transfers, or other withdrawal requests; (b) payments authorized by you; (c) the return of unpaid items deposited by you; (d) the imposition of bank service charges; or (e) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing, defined as making regular deposits to bring the account to a positive balance at least every 35 days, and there are no legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. An overdraft protection limit up to \$500.00 will be available for your account if it has been maintained in good standing for thirty (30) days up to six (6) months after account opening. Normally, we will not approve an overdraft for you in excess of your limit including any non-sufficient fund item handling charge(s). We may refuse to pay a non-sufficient fund item for you at any time, even though we may have previously paid non-sufficient fund items for you. You will be notified by mail or electronically if you have opted-in for electronic delivery of notifications in accordance with the e-sign act of any non-sufficient fund items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our non-sufficient fund handling charge(s) that you owe us shall be due and payable upon demand. If there is a non-sufficient fund item paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft, plus our non-sufficient fund item handling charge(s). You can access your Overdraft Protection limit via checks, teller transactions, ATM withdrawals and/or other electronic means.

LIMITATIONS: Overdraft Protection is available to individually owned or business accounts in good standing (exceptions may apply). Phelps County Bank reserves the right to limit participation to one account per household or business; and to discontinue this product at any time, with prior notice where feasible.

BUSINESS ACCOUNTS: Overdraft Protection is automatically available to you thru ATM and everyday debit card transactions.

CONSUMER ACCOUNTS: You may opt in to authorize access to your overdraft protection on ATM & everyday debit card transactions. We will charge you a fee up to \$30 each time we pay an overdraft (we will not charge you more than six (6) fees per day).

www.MyPCB.com
(800) 667-5202

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