

What you need to know about overdrafts and overdraft fees



An **overdraft** occurs when your available balance in your account is insufficient 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 (our standard overdraft practices are referred to as the "Courtesy Pay" privilege).
2. We also offer **overdraft protection plans**, such as a link to a savings account or overdraft 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. For further information related to overdraft practices and the difference between "actual" balance and "available" balance, please refer to your account agreements and disclosures.

▶ **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 Partners pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$29** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

▶ **What if I want Partners 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 800.948.6677, visit a Partners branch, or complete the form below and mail it in the enclosed envelope.

You have the option to delete your "opt-in" authorization at any time.

You may do so by one of the following:

1. Fill out, sign and send back this form to us using the envelope provided.
2. Call this toll-free number 800.948.6677.
3. Reply electronically by contacting us through Partners Online Banking.
After logging in, click the Contact Us option; select New Message; select Accounts as the category; in the subject line type Opt-out of Over-draft Pay; click the Send button to launch the message.

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

_____ I want Partners to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____ **You must submit a separate form for each account.**