

OVERDRAFT SERVICES CONSENT FORM**FINANCIAL INSTITUTION NAME AND ADDRESS****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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, 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.
- We also offer overdraft protection plans, such as a link to a 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.

➤ 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 Tri City National Bank pays my overdraft?

Under our standard overdraft practices

- We will charge you a fee of \$35.00 each time we pay an overdraft.
- We will charge you a continuous overdraft fee of \$25.00 every 6th business day your account remains overdrawn.
- There is no limit on the total continuous overdraft fees we can charge you for overdrawing your account.
- There is a limit of four (4) \$35.00 Overdraft and NSF Return Item fees we can charge you for overdrawing your account per business day.

➤ What if I want Tri City National Bank 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 us at 1-888-874-2489
- Visit us at www.tcnb.com
- Visit any of our locations
- Mail your request to:

Tri City National Bank
P.O. Box 44017
West Allis, WI 53214

➤ You have the right to revoke your consent at any time.

I do not want Tri City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Tri City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____