

# 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** each time we pay an overdraft.
- We will charge you a continuous overdraft fee of \$25.00 every 6<sup>th</sup> 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 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](http://www.tcnb.com)
- [Click here for the Overdraft Services Consent Form](#). Complete the last section of the form and present it at any of our locations.
- Or mail the form to:

Tri City Operations Department  
PO Box 44017  
West Allis, WI 53214

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

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