



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 two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or small overdraft credit lines, 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 Exchange Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$32** each time we pay an overdraft.
- We limit the total fees we can charge you for overdrawing your account to 5 items a day or \$160.
- A fee is not charged if your account is overdrawn \$10.00 or less or if a single transaction is paid or returned for \$10.00 or less.

What if I want Exchange Bank 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, call 707.524.3000 or complete the form below and present it at any Exchange Bank branch or mail it back to Exchange Bank, 440 Aviation Blvd, Santa Rosa, CA 95403.

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

I want Exchange Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions

Printed Name: _____ Signature: _____

Account: _____ Date: _____