

ATM/Debit Card Consent Form

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 an Overdraft Privilege Service that comes with your account. (See Overdraft Privilege disclosure for details.)
2. We also offer Automatic Transfer service that links to another checking account or savings account that may be less expensive.

This notice explains our Overdraft Privilege Service.

What are the Overdraft Privilege services 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 and ACH items

We will 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 Cross County Bank pays my overdraft?

Under our Overdraft Privilege service:

- We will charge you a fee of up to \$30.00 for each item that is presented
- However, if your account is overdrawn by a total of \$5 or less after end-of-day processing, you will not be charged an overdraft fee for that day
- We will charge you no more than five (5) paid overdraft item fees per day. Insufficient items that exceed the overdraft protection limit and returned will be charged an insufficient fee of \$30 for each occasion.

What if I want Cross County 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 complete the form below and mail to: P. O. box 9, Wynne, AR 72396-0009 or drop off at any location.

If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

Account Number: _____ Account Name: _____

_____ **YES** – I do want Cross County Bank to authorize and pay overdrafts on my ATM & everyday debit card transactions.

_____ **NO** – I do not want Cross County Bank to authorize and pay overdrafts on my ATM & everyday debit card transactions.

Date: _____ Account Holder Signature: _____