

What You Need to Know about Overdrafts and Overdraft Fees

**First Heritage Bank
801 S. Fremont
Shenandoah, IA 51601**

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, 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.

For customers who opened accounts on or after July 1, 2010, we will not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to (see below).

➤ **What fees will I be charged if First Heritage Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$24** 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 First Heritage 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, let us know:

- **By Telephone:** call customer service at 712-246-5118
- **In Person:** complete the form below and present it to our office
- **By Mail:** mail this form to First Heritage Bank, at the address listed above

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

Account: _____ Account: _____

I understand that I have the right to revoke this consent at any time, or, if I have declined authorization and payment of overdrafts on ATM and everyday debit card transactions, I have the right to opt into such payment at any time. I have received a copy of this notice.

Printed Name: _____ Signature: _____

Date: _____