

ATM and Debit Card Coverage Confirmation 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 have standard overdraft practices that come with your account.

This notice explains our standard overdraft practices.

What is the standard overdraft practice that comes 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 Forcht Bank N.A. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32** each time we pay an overdraft.
- We will charge you a **\$5** fee, assessed every 5th consecutive day your account remains overdrawn for a period of 5 or more consecutive calendar days.
- There is no limit on the total fees we can charge you for overdrawing 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. Inquire further to learn more.

What if I want to change my selection for Forcht Bank N.A. to authorize and pay overdraft on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions or if you would like to revoke this authorization, call 1-844-436-7248 or complete the form below and visit a banking center location or mail to: Forcht Bank, Bookkeeping Department, P.O. Box 55250, Lexington, KY 40555.

• I do not want Forcht Bank N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions. **Please sign to confirm selection:** _____

• I want Forcht Bank N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions. **Please sign to confirm selection:** _____

Printed Name: _____

Consumer Checking Account Number: _____

Date: _____