

ATM/Debit Overdraft Enrollment

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 offer overdraft protection plans, such as a link to your 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee 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 the bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge a fee of up to \$30 each time we pay an overdraft.
- If your account is overdrawn for 4 or more consecutive days, we will charge an additional \$1 per day.
- Consumer-purpose accounts will be charged a maximum of 5 items per day.

What if I want Firststar Bank to 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, you can:

- Notify any bank employee by calling 866-681-1650
- Complete the form below and present it at any branch
- Complete the form below and mail it to 300 E. Main, Stigler OK 74462

ATM/Debit Overdraft Enrollment Form

____ No, I do not want Firststar Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ Yes, I want Firststar Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name _____ Date _____

Account Number(s) _____

(List all personal checking accounts you wish to opt in.)