



ATM and Check Card Holders must Opt in or Opt out **What You Need to Know about Overdrafts and Overdraft Fees**

This notice explains our standard overdraft practices.

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 a standard overdraft practice (called First Overdraft Privilege) that may come with your account.
2. We also offer overdraft protection plans, such as Checking Plus and First Reserve, which may be less expensive than our standard overdraft practice. **To learn more about these products, ask us about all of our overdraft protection plans.**

➤ **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 may not authorize and pay overdrafts for the following types of transactions unless you ask us to (see NOTE below):

- ATM transactions
- Everyday check card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize or pay any type of transaction.

NOTE: If you ask us not to authorize and pay an overdraft for ATM or check card transactions, any ATM or check card transaction that would create an overdraft on your account may be declined at the terminal or point of sale.

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

Under our standard overdraft practice:

- We charge a fee up to **\$29.50 per item** each time we pay an overdraft.
- The maximum amount of overdraft fees that we can assess is limited to \$147.50 per day.

➤ **What if I want Community First Bank to authorize and pay overdrafts on my ATM and everyday check card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday check card transactions, call (608) 375-4117, visit www.cfbank.com, or complete the form below and drop it off at one of our locations or mail it to:

Community First Bank
P.O. Box 307
Boscobel, WI 53805

 I do not want Community First Bank to authorize and pay overdrafts on my ATM and everyday check card transactions. (OPT OUT)

I want Community First Bank to authorize and pay overdrafts on my ATM and everyday check card transactions. (OPT IN)

Printed Name: _____

Date: _____

Account Number: _____

