

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 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

Effective July 1, 2010 for new customers and August 15, 2010 for existing customers, we do 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 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 Bank of Washington pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** 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 Bank of Washington 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, please utilize one of the four following options for updating our records.
 1. Complete information on the bottom of this form and mail it to Bank of Washington, Bookkeeping Department, P.O. Box 377, Washington, MO 63090.
 2. Call 636-239-7831 and tell us you want to opt-in.
 3. Email opt-in@bankofwashington.com. Include your first and last name and, for security reasons, only the last four digits of your account number(s).
 4. Stop by any Bank of Washington lobby or drive-through window.

 I want Bank of Washington to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Bank of Washington to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date _____

Your Account Number(s): _____

Thank you for updating your records. If you have any questions or concerns, please contact us at 636-239-7831.

Received by _____/_____/_____