



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. (Overdraft Privilege)
2. We also offer overdraft protection plans, such as a link to a savings account or an overdraft line of credit, 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 you continue to overdraw your account we could block usage of your debit card.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if The Farmers Bank pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a fee of up to **\$35** each time we pay an overdraft item with a daily maximum of six items.
- * Also, each time your account is overdrawn for 10 consecutive business days, we will charge an additional \$35.
- * There is no limit on the total fees we can charge you for overdrawing your account.

What if I want The Farmers Bank 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, call 765-654-2619 ext. 5601 visit www.thefarmersbank.com, or complete the form below and present it at a branch or mail it to The Farmers Bank, Attn: Reg E, P.O. Box 129, Frankfort, IN 46041

____ I do not want The Farmers Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want The Farmers Bank to authorize and pay overdrafts on my ATM and every day debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____