



IMPORTANT INFORMATION 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 the following ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or an Overdraft Protection Line of Credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the **standard overdraft practices** that come with my account? We do, at our discretion, authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account.
- Automatic bill payments (such as recurring debit card and ACH payments).

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

- ATM transactions
- Everyday debit card transactions (such as one-time debit card and ATM 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, ATM or debit card transaction, your transaction will be denied.

What fees will be charged if Liberty Bank pays my overdraft?

- We will charge you an overdraft item fee of \$35.00 each time we pay an overdraft. If any individual transaction causes your account to be overdrawn by \$5.00 or less, the overdraft fee will be waived.
- We limit the number of overdraft fees for items paid to a maximum of 5 per day per account.

What if I want Liberty Bank to authorize and pay my 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, call our Customer Service Center at 888-570-0773; visit www.liberty-bank.com/you/checking/atm-debit-courtesy-pay or visit any Liberty Bank branch office. No action is required if you do not wish to opt in to ATM/Debit Card Courtesy Pay.

What if I no longer wish to have the standard overdraft practices that come with my account? If you do not wish for us to consider any overdraft items for payment, you may opt out of such coverage (but you may still be charged for a returned item). Please call our Customer Service Center at 888-570-0773 or visit any Liberty Bank branch office to opt out of all overdraft practices.

Please refer to the Personal Deposit Account Agreement for additional information.