

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 use the **available balance** method to determine whether your account is overdrawn, that is, whether there is enough money in your account to cover a transaction. Please see PointBank's enclosed "**Terms and Conditions: Overdraft and NonSufficient Funds (NSF) Fees**" for more information and a further explanation of these services, which terms and conditions are expressly incorporated herein.

We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** that may come with your checking account. Please note that our standard overdraft practices are not available for Possibility Checking accounts.
2. We may also offer **overdraft protection plans**, such as a link to another 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, in-person withdrawals and other transactions made using your checking account number
- Automatic bill payments [e.g., automated clearing house (ACH) and recurring debit card transactions]

For **consumer accounts**, we **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to:

- Automated Teller Machine (ATM) transactions
- Everyday debit card transactions (such as one-time debit card and ATM card purchases)

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 or returned.

➤ What fees will I be charged if PointBank pays my overdraft?

Under our **standard overdraft practices**:

- We may charge you a fee of up to \$33.00 each time we pay an overdraft item.
- We may charge you a fee of up to \$33.00 for each item that we return unpaid for nonsufficient funds (NSF).
- There is **no limit** on the total fees we can charge you for overdrawing your account
- If the account is overdrawn by \$1.00 or less you will not be charged an overdraft fee of \$33.00.

➤ What if I want PointBank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want PointBank to authorize and pay overdrafts on ATM and everyday debit card transactions, call 940-686-7000 or 972-434-3200, visit www.PointBank.com and use the "Secure Email" button to send a secure message, or complete the form below and take it to your Personal Banker, or mail the completed form to:

PointBank
400 Westway Street
Denton, TX 76201

If you choose to revoke this authorization, you may use any of the methods of contact listed above at any time.

I **do not** want PointBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **want** PointBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____

Two Methods of Identification (If Taken by Phone)

Driver's License: _____

Last Four of SSN#: _____

Date/Amount of Last Dep: _____

Date of Birth: _____