

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, we refer to as Bounce Protection, that may come with your account.
2. We also offer overdraft protection plans, such as a link to a savings 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 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 we do not authorize and pay an overdraft, your transaction will be declined.

❖ **What fees will I be charged if Bank of Eastern Oregon pays my overdraft?**

Under our standard overdraft practices (Bounce Protection):

- We will charge you a fee of **\$25*** each time we pay an overdraft.
- There is a maximum of \$125* per day of total fees we can charge you for overdrawing your account.

* These fees are current as of July 1, 2010. These fees are subject to change.
Please contact your local branch for current fee information.

❖ **What if I want Bank of Eastern Oregon 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 your local new account representative or complete the form below and present it at a branch or mail it to:

Bank of Eastern Oregon
Overdraft Services
PO Box 39
Heppner OR 97836

Unless we hear from you, your account is considered opted out and we will not authorize and pay overdrafts on your ATM and everyday debit card transactions.

You have a right to revoke this consent at any time. You may revoke your consent by: Sending us a written request, making a request at any branch location, or calling your local new account representative.

 I want Bank of Eastern Oregon to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 I understand I will be charged for overdrafts.

Printed Name: _____

Account Number: _____

Signature: _____

Date: _____

FOR BANK USE ONLY

Date received: _____ Date maintained: _____ Maintained by: _____
 Received by: Mail Phone In person by: _____ Customer Declined / Revoked Service Place in customer's
CIF file