TEXAS BANK

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 using the ledger balance, 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.
2. We also offer overdraft protection plans, such as a link to a savings account, or reserve checking 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 Texas State Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee, currently $30, each time we pay an overdraft.
- The maximum amount of fees we will charge, per day, for overdrawing your account will not exceed $180.00.

➢ What if I want Texas State Bank to authorize and pay 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, complete the form below and present it at any one of our three convenient locations or mail the form back to us:

Texas State Bank
2201 Sherwood Way
San Angelo, TX 76901

You have the right to revoke your decision for overdraft coverage on ATM and everyday debit card transactions at any time by contacting Texas State Bank by mail or in person.

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

____ I want Texas State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: ____

Signature: ____

Date: ______________________________

Account Number(s): _______________________