



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.
2. We also offer overdraft protection plans, such as a link to an overdraft line of credit or a transfer from another account, which may be less expensive than our standard overdraft practices or the Overdraft Privilege program. To learn more, ask us about these plans.

This notice explains our standard overdraft practices as well as Overdraft Privilege.

■ **What are First Bank's overdraft practices that come with my account?**

We may authorize and pay overdrafts for the following types of transactions under both our standard overdraft practices and Overdraft Privilege:

- Checks and other transactions (including electronic funds transfer) 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 First Bank pays my overdraft?**

Under our standard overdraft practices or Overdraft Privilege:

- We will charge you a fee of up to \$35 each time we pay an overdraft transaction.
- There is a limit on the total fees we charge you for overdrawing your account. We will charge for only the first 10 items that overdraw your account on any one day, or total of \$350.00
- Effective Oct. 1, 2011, a fee of \$40 will be charged to your account when it's overdrawn at least 10 consecutive business days.

■ **What if I want First 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 (or if you wish to exercise your right to revoke your opt-in at any time), call 1-800-760-BANK (2265), or complete the form below and present it at a First Bank branch, or mail it to: First Bank, ATTN: Overdraft Customer Service Department, 600 McDonnell Blvd, Hazelwood, MO 63042.

I want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions under Overdraft Privilege.

Customer Signature

Date

Printed Name

Account Number

I do not want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions, or I wish to revoke my previous authorization.

Customer Signature

Date

Printed Name

Account Number