



# What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when the Available Balance on your account is not enough to cover a transaction (your Available Balance becomes a negative number), but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have Standard Overdraft Coverage that comes with your account; this notice explains that Coverage.
2. We also offer Overdraft Protection Services, such as a link to an overdraft line of credit (Preferred Credit Loan) or a transfer from another account (Overdraft Transfer), which may be less expensive than our Standard Overdraft Coverage. To learn more, ask us about these plans.

• **What is the Standard Overdraft Coverage that comes with my account?**

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions (including electronic fund transfer) using your checking account number
- Automatic bill payments
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions and everyday debit card transactions

We pay overdrafts at our discretion; we do not guarantee to always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined or your item will be returned.

• **What fees will I be charged if I have an overdraft?**

Under our Standard Overdraft Coverage:

- We may charge you an Overdraft Fee of \$30 for each item or transaction we pay that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative.
- If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an Overdraft Fee for each paid item or transaction that causes the Available Balance to become negative or occurs while the Available Balance on the account is negative. In other words, if your Available Balance at the end of the business day is negative \$25.00 or less, we will not charge you an Overdraft Fee for any paid overdraft item or transaction. Also, we will not charge you an Overdraft Fee for any paid overdraft item or transaction that is in the amount of \$10.00 or less.
- If we return an item because you do not have enough of an Available Balance in your account to pay the withdrawal you are attempting from that account, we may charge you an NSF Return Item Fee of \$30. If your Available Balance at the end of the business day is negative \$25.01 or more, we may charge you an NSF Return Item Fee for each returned item. Also, we will not charge you an NSF Return Item Fee for any returned item that is in the amount of \$10.00 or less.
- There is a daily limit of three (3) combined Overdraft Fees and NSF Return Items Fees, or a total of \$90.

• **What if I want First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

For consumers and small businesses, if you want us to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage, 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 Client Services Department, P.O. Box 790281, St. Louis, MO 63179-0281. Consumers may log into Consumer eBanking to make a selection (in "Messages", select the topic "Debit Card Inquiry", and type a message with your selection for ATM/Debit Card Overdraft Coverage of "Opt-In" or "Opt-Out") or provide electronic consent while opening an account online. You can also revoke your authorization for First Bank to authorize and pay overdrafts on ATM and everyday debit card transactions under our Standard Overdraft Coverage at any time by calling us, using the form, or logging into Consumer eBanking and sending us a Message as described above.

## ATM and Everyday Debit Card Standard Overdraft Coverage

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

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

\_\_\_\_\_  
Client Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Account Number