

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 as a convenience to you, we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that apply to our accounts.
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 apply to 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 will not authorize and pay overdrafts for the following types of transactions unless you ask us to do so, by calling us or by completing the form at the bottom of the page and returning this notice to us. See below for more information.

- Everyday debit card transactions
- ATM 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 you do not ask us to pay these transactions and you attempt a debit card or ATM transaction that exceeds your available account balance, your transaction will be declined at the merchant location or ATM.

➤ What fees will I be charged if Armed Forces Bank of California pays my overdraft?

Under our standard overdraft practices:

- We will not charge an overdraft fee on transactions less than \$5.00
- We will not charge an overdraft fee if your account balance is overdrawn by less than \$10.00
- We will charge you a fee of **\$25** each time we pay any other overdraft item.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want Armed Forces Bank of California to authorize and pay overdrafts on my everyday debit card and ATM transactions?

If you want us to authorize and pay overdrafts on everyday debit card and ATM transactions, **log on to your account through Online Banking, click the Reg E Overdraft Opt In button and follow the instructions.** You can call our 24/7/365 call center at 888-715-8282 and press six to speak with an agent. You may also complete the form below and return it to us: (1) by mail; (2) by fax to 866-612-5974 or scan and email it to info@afbca.com.

REG E- Overdraft Opt in form

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

Printed Name: _____

Date: _____ Account number _____

Email Address: _____

Signature: _____

Mailing Address: Armed Forces Bank PO Box 3400 Ft. Leavenworth, KS 66027
