

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 an automatic funds transfer or sweep from 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 First Bank & Trust Co. pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a fee of **\$30** each time we pay an overdraft.
- * There is no limit on the total fees we can charge you for overdrawing your account.
- * Consumer Accounts – A daily fee of **\$1** will be charged, if overdrawn for more than 5 days by more than \$10.

What if I want First Bank & Trust Co. 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, call 877-976-BANK (2265).