

DEBIT CARD OVERDRAFT AUTHORIZATION

Print off the form below for our debit card overdraft authorization service. When you enroll, you agree that CCTC may authorize your debit card purchases even if you don't have enough money in your checking account to cover the transaction. This will allow your transaction to be processed and may generate an overdraft fee. If you choose not to enroll, your debit card may be declined if you do not have enough money in your account to cover the transaction. Still have questions? Contact us for more details.

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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account or an overdraft line of credit, 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 Carroll County Trust Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$37.50** each time we pay an overdraft.
- There is a limit of 7 on the total fees we can charge you for overdrawing your account in one business day.
- We will not charge you a fee if your account is overdrawn less than \$5 on any given day.

What if I want Carroll County Trust Company 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, complete the form below and present it at any branch or mail it to: 2 S. Folger, Carrollton, MO 64633. You can revoke your authorization for Carroll County Trust Company to pay these overdrafts at any time by either of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

_____ I want Carroll County Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____