



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 an overdraft protection plan, such as a line of credit which may be less expensive than our standard practices. To learn more, ask us about this plan.

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 will 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 Opportunity Bank of Montana pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft. The maximum daily charge is \$180.00.
• Also, after 5 business days and each additional business day thereafter, we will charge \$7.00/day.

➤ What if I want Opportunity Bank of Montana 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, call 1-888-750-2265, option 5 (toll-free), visit your online banking account at www.opportunitybank.com, or complete the form below and present or mail it to any Opportunity Bank branch location.

___No, I do not want Opportunity Bank of Montana to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___Yes, I want Opportunity Bank of Montana to authorize and pay overdrafts on my ATM and everyday debit card transactions. Please list each account, for which you would like to opt-in, separately.

Printed Name: _____ Date: _____

Account Number(s): Please list each account number for which you would like to opt-in or rescind a previous opt-in, separately.
_____ ; _____ ; _____

FOR OFFICE-USE ONLY
DATE SENT TO OPS CENTER: ___/___/___ EMPLOYEE INITIALS: ___/___/___