

Community First Bank Consent For Overdraft Services

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 transfer service, 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 services.

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 Community First Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$40.00 each time we pay an overdraft, depending on the amount of the transaction. A charge of \$30 for a paid item below \$1,000 and \$40 for a paid item \$1,000 and over.
- If your account is overdrawn for seven or more consecutive business days, we will charge an additional \$25.00 every seventh business day you are overdrawn.
- There is no limit to the total fees that we can charge you for overdrawing your account.

➤ What if I want Community First Bank 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 (800) 664-3044, or complete the form below and present it at a branch location or mail it to:

Community First Bank
PO Box 45
Maywood, NE 69038

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- I do not** authorize Community First Bank to pay overdrafts on my ATM and debit card transactions (Opt-Out)
 - I do** want Community First Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name(s): _____ Date: _____

Account Number(s): _____