

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 a link to a savings account or to 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

After April 3, 2017, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see election form 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 American Bank and Trust Company, N.A. pays my overdraft? Under our standard overdraft practices:

- We will charge you a fee of \$36.50 each time we pay an overdraft.
- In addition, we will charge you a \$5.00 continuous overdraft charge assessed beginning on the 6th business day and every business day thereafter of being continually overdrawn.
- There is a limit of three (3) overdraft fees we can charge you for overdrawing your account per business day. The continuous overdraft fee does not count as one of these three (3) overdraft fees.

What if I want American Bank and Trust Company, N.A. 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 877-626-2265, complete the information below and present this form at a branch, or mail it to American Bank and Trust Company, N.A., P.O. Box 4178, Rock Island, IL 61204-4178. Please remember that you do have the right to revoke your opt-in status at any time by contacting us at 877-626-2265.

Printed Name: _____

Signature: _____

Please select an option:

_____ I want American Bank and Trust Company, N.A. to authorize and pay overdrafts on my everyday debit card and ATM transactions for this account.

_____ I do not want American Bank and Trust Company, N.A. to authorize and pay overdrafts on my everyday debit card and ATM transactions for this account.

Date: _____

Account Number(s): _____