

What You Need to Know About Overdraft 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 one or more overdraft protection plans, such as an automatic transfer from another Incommons checking or savings account to cover your insufficient items. There is no transfer fee or Overdraft fee with this option. Ask us for information on this.

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 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:

- 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 and you will be assessed a \$27.00 NSF fee for each item.

What fees will I be charged if INCOMMONS BANK, N. A. pays my overdraft?

Under our standard overdraft practices:

- We charge a fee of \$27.00 each time we pay an overdraft.
- There is no limit on NSF fees that we may charge you a day.
- IF you elect to be considered for Occasional Overdraft Privilege Service (OOPS) and meet eligibility requirements, Overdraft fees are limited to five per day.

What if I want INCOMMONS BANK, 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, please choose from the following options:

- Select the “I DO want” option on this website, just below this disclosure;
- Call us at (254)562-3821; or
- Contact us at support@incommonsbank.com.