

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 overdrafts in two 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, 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:
  - 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 Century Bank and Trust pays my overdraft?**

Under our standard overdraft practices:

- We will charge your account up to \$32 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Century Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

- If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please check the second box below and click submit.

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

I want Century Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions. (Opt-In)

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
Account number(s)

\_\_\_\_\_  
Date

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in person, by mail (100 W Chicago St | Coldwater, MI 49036) or by phone at (866) 680-2265.

