



Overdraft Opt In for ATM and Debit Card Transactions

An overdraft occurs when your available balance is not sufficient enough to cover a transaction, but the Bank pays it anyway. We may cover your overdrafts in one of two ways. Our standard Overdraft Privilege or an Automatic Transfer you establish for overdraft protection between your own accounts.

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/authorize us to do so:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion. This 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.

Under our standard overdraft practices, we will charge you a fee of up to \$35 each time we pay an overdraft item on your account. There is no limit on the total amount of fees we may charge you for overdrawing your account.

If you would like for Relyance Bank to authorize and pay overdrafts on your ATM and everyday debit card transactions, please complete the information below and return this form to your local Relyance Bank office.

_____ I **want** Relyance Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Signature: _____ Account Number: _____