



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 offer an Overdraft Privilege service to qualified customers.
2. We also offer an overdraft protection plan, such as a link to a savings account, which may be less expensive than our Overdraft Privilege program. To learn more, ask us about this plan.

This notice expands on our Overdraft Privilege Statement to further explain our program.

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 ValueBank Texas pays my overdraft?

- We will charge you a fee of **\$27.50** each time we pay an overdraft.
- The maximum amount of overdraft fees we can assess is limited to \$165.00 per day.

What if I want ValueBank Texas to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you qualify for Overdraft Privilege and want us to authorize and pay overdrafts, up to your overdraft limit, on ATM and everyday debit card transactions, complete the form below and present it at a branch or mail it to:

Customer Service
ValueBank Texas
PO Box 4956
Corpus Christi, TX 78469

___ I want ValueBank Texas to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature _____

Printed Name: _____

Date: _____

Account Number: _____