

Key Information About Overdrafts

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, 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.

Key Information About Standard Overdraft Practices

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.

Key Information About Fees

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** 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.

Key Information About Authorizing Overdrafts

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 940-686-7000 or 972-434-3200, visit www.PointBank.com to send a secure email, or complete the form below and take it to your Personal Banker or mail it to: PointBank Overdraft Operations P.O. Box 278 Pilot Point, TX 76258

I do not want PointBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want PointBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____