

# 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 have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit, 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 (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 Banner Bank pays my overdraft?

The following standard overdraft practices will apply:

- We will charge you a fee of up to **\$30** each time we pay an overdraft.
- Transactions paid into overdraft resulting in an end-of-day overdrawn account balance of **\$5.00 or less**, will not be charged a fee.
- We will not charge you more than **4 Overdraft Item Fees** in one business day on your account. (Returned items may result in additional charges, also subject to a daily limit.)

## What if I want Banner Bank 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, call 800-272-9933, or complete the form below and either present it or mail it to your branch:

**You have a right to revoke this consent at any time.** You may revoke your consent by:

- Sending us a written request, making a request at any branch location, by calling 800-272-9933, or through our company Web site [www.bannerbank.com](http://www.bannerbank.com).

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- I want Banner Bank to authorize and pay overdrafts on my ATM and everyday Debit Card transactions
  - I do not want Banner Bank to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Account Number(s): \_\_\_\_\_

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_



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