



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, 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 Monroe Bank & Trust (MBT) pays my overdraft?

Under our standard overdraft practices:

- If you overdraw your consumer checking account by more than \$10, you will be charged \$33 per item up to a total of \$100 in Overdraft/NSF Returned Item fees per day.
- If your account remains overdrawn by any amount for 5 or more consecutive days, you'll incur a \$33 Extended Overdrawn Balance fee.
- Additional fees from merchants may apply for returned items.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-321-0032, visit any of our convenient branch locations, follow the instructions on our website at www.mbandt.com, or complete the form below and mail it to: Monroe Bank & Trust, 102 East Front Street, Monroe MI 48161.

Respond by returning this form, calling 800-321-0032, visiting any of our convenient branch locations or following instructions on our website at www.mbandt.com.

YES: I want MBT to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Last Five Digits of Your Account Number:

Signature: _____ Date: _____