



ATM/Debit Card Overdraft Scenarios

Example #1 - The Restaurant

Ted invited his new in-laws out for a nice dinner. Ted hands the waiter his debit card to pay the bill. But there isn't enough money in his account and the waiter tells Ted his card has been declined. How embarrassing! Since the restaurant knows there aren't funds in Ted's account they also refuse to take a check. Ted has no other options but to ask his new in-laws to pay for the dinner. If Ted had opted into overdraft services, this uncomfortable scenario may have been avoided. Even though Ted's account is overdrawn, his debit card still may have been accepted under MBT's Overdraft program.

Example #2 - The Grocery Store

Mary just stocked up on groceries for her family during her weekly trip to the grocery store. She swipes her debit card, but it's declined! That's not good – Mary has a family to feed and desperately needs these groceries. Unfortunately, she has no choice but to put the groceries back and come back when there's enough money in her account to pay the total amount. If Mary had chosen to opt-in to overdraft protection services, her debit card may have been accepted regardless of the amount of money in her account. She and her family could have been headed home with all of the groceries that they need.

Example #3 - The ATM Machine

Sarah's car is completely broken down. She needs cash to get it fixed so that she can get to work, but the ATM machine will not give her the cash that she needs. Apparently she has insufficient funds. Sarah's extremely stressed and wonders what she's going to do. If Sarah had elected to opt-in to overdraft services she may have been able to get the cash that she needed to get her car repaired and get to work.

Example #4 - When it's not your fault

You may not be one of hundreds of consumers who depend on overdraft services provided by MBT today, but have you considered that many of the circumstances that could result in being overdrawn are out of your control?

Example A - Your Direct Deposit Doesn't Go Through

Beth is a sensible young woman who refuses to live beyond her means. She has a great job and sticks to her budget. She's never needed overdraft protection in the past, so why opt-in now? This Friday, Beth is headed out of town for a long weekend and is excited to know that her paycheck will be directly deposited into her account on Thursday night so the funds will be in her account on Friday morning. She gets paid every other Friday without fail, but this time there was a glitch in her company's payroll system. On Saturday morning in her vacation spot Beth stops by the ATM to withdraw some cash but her withdrawal is denied. She quickly checks her account balance and is shocked to find out that her direct deposit did not go through. Now Beth doesn't have enough

cash or funds through her debit card to finish her vacation so she is forced to head home. Had Beth opted in to overdraft services, she may not have had to cut her trip short because of a lack of cash.

Example B - You Receive a Bad Check

Paul owns a lawn care business. He sees no need to opt-in to overdraft services. His bookkeeping is impeccable, his clients always pay on time and he has never overdrawn his account. Cindy an area business owner, one of Paul's long-time landscaping clients, had Paul do a big project that she paid for with a check. Paul knows that Cindy's checks have always been good, but this week Cindy mistakenly writes Paul's check out of the wrong account - one with insufficient funds. Over the weekend, Paul, unaware for the mix up with Cindy's check, goes to fill up his truck and lawn equipment with gas - but there's a problem. His debit card is declined. Paul says there must be some mistake because he just deposited a large check on Friday. Since the clerk knows that a declined debit card means there probably are no funds in the account, she refuses to take a check. Confused, Paul leaves the gas station empty handed wondering how this could have happened. If Paul had opted into overdraft services, this scenario may have been avoided. Even though Cindy's check was no good, Paul may have been able to make this important purchase and get him through the weekend.

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