

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 may 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 Overdraft Protection Personal 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 Itasca Bank & Trust Co. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$33.00 each time we pay an overdraft.
- Also, a \$6.00 fee will be assessed at the end of the 5th business day your account remains overdrawn and each business day thereafter.
- There is a daily limit of five overdraft fees we can charge you for overdrawing your account.

➤ What if I want Itasca Bank & Trust Co. 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 (630) 773-0350, visit www.itscabank.com, or complete the form provided and present it at a branch or mail it to:

Itasca Bank & Trust Co.
308 W. Irving Park Road
Itasca, Illinois 60143



ATM / Debit Card Opt-in/Opt-out Authorization

I **do not** want Itasca Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Itasca Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

ATM / Debit Card Number (*last six numbers only*): _____

Printed Name: _____

Date: _____

Signature: _____

Please list the accounts(s) this card is attached to:

This form must be returned to Itasca Bank & Trust Co.

Mail to:
Itasca Bank & Trust Co.
Customer Service Manager
308 West Irving Park Road
Itasca, Illinois 60143

or

Fax to:
(630) 773-0716
Attention: Customer Service Manager

Bank use only:

Received by Dept. Itasca Roselle Mail Fax Email CustServ Loans Tellers

Date Received: _____ By: _____ Port #: _____ TIN #: _____

OptIn/OptOut completed by: _____ Date: _____