



**What You Need To Know about Overdrafts and Overdraft Fees
Opt In Form (Reg E)**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway.

1. We have standard overdraft practices. They are available if your account is maintained in a satisfactory manner during the first 30 days of account opening.
2. We also offer overdraft plans, such as a link to a savings account (transfer limitations apply), 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?

Part A: We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- Checks and other transactions made using your checking account number
- Automatic bill payments

Part B: 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 *Bank of the West* pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of **\$30.00** each time we pay an overdraft

There is a per day limit of **\$240.00** on the total fees we can charge you for overdrawing your account. We will not charge an overdraft fee if you overdraw your account by \$10.00 or less.

What if I want *Bank of the West* to authorize and pay overdrafts on the transactions mentioned above?

If you want us to authorize checks, other transactions, automatic bill payment, ATM transactions and everyday debit card transactions, call **817-310-1999**, or complete the form below and present it at one of our locations, or mail it to: **108 W Northwest Hwy, Grapevine, Texas 76051, Attn: Customer Service, or email customerservice@bnkwest.com**

Part A

_____ I want ***Bank of the West*** to authorize and pay overdrafts on my Checks, and other transactions made using my checking account number and Automatic bill payments.

_____ I do not want ***Bank of the West*** to authorize and pay overdrafts on Checks, and other transactions made using my checking account number and Automatic bill payments.

Part B

_____ I want ***Bank of the West*** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do not want ***Bank of the West*** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

You have the right to revoke these decisions at any time. You may do so by calling us at 817-310-1999, or going to one of our locations, or signing this paper.

I wish to revoke my previous decisions:

Revoke Part A _____

Revoke Part B _____

Customer Signature: _____

Account Number: _____ Date: _____