



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. We have standard overdraft practices that come with your account. 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 overdrafts, your transaction will be declined.

What fees will I be charged if Midwest National Bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$10 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

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

- Check the option to agree electronically and accept or Opt. In Overdraft Authorization service.
- Complete the form below and return to 302 N Main in Sandoval, or 490 North Page in Aviston, or mail it to Midwest National Bank: PO Box 10, Sandoval, IL 62882.

You have the right to revoke this consent at any time.

 I do not want the Midwest National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

 I want the Midwest National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____

Date: _____

Account Number: _____

Signature: _____