

IMPORTANT INFORMATION about your First Bank Checking Account

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. First Bank 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 First Bank 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:**

- ◆ 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 First Bank pays my overdraft?

Under our standard overdraft practices:

- ◆ We will charge you a fee of up to \$29 each time we pay an overdraft.
- ◆ There is no limit on the total fees we can charge you for overdrawing your account.

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

You may opt in by choosing any of the following options:

- ◆ Complete this form and mail to us at P.O. Box 937, Richmond, IN 47375, or drop it off at any First Bank branch.
- ◆ E-mail your request to Customer Support at opt-in@firstbankrichmond.com.
- ◆ Call Customer Support at (765) 962-2581.

***If you opt in and change your mind, you may revoke your authorization at any time
by contacting First Bank using any of the above options.***

I do not want First Bank Richmond to authorize and pay overdrafts on my ATM and everyday debit card transactions.
I do want First Bank Richmond to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____