



Bank ATM/Debit Card Consent Form

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 in two different ways:

1. We have standard overdraft practices that come with your account. (See BalancePlus Privilege disclosure for details.)
2. We also offer overdraft protection plans, such as a link to a savings account or a 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 Springs Valley Bank & Trust Company pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$36.00 each time we pay an overdraft.
- You will not be charged a fee if your total overdraft is \$10.00 or less. You will not be charged more than \$216.00 per day.

➤ **What if I want Springs Valley Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800.843.4947, visit www.svbt.bank, or complete the form below and present it at one of our banking centers, or mail it to: Springs Valley Bank & Trust Company, 1500 Main St., PO Box 830, Jasper, IN 47546.

If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

* We determine whether you have enough money in your account for purposes of assessing overdraft fees based on your available balance. Please see your Terms and Conditions Overdraft Addendum, available by contacting us at 800.843.4947.

____ I do want Springs Valley Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I do not want Springs Valley Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____

New

Existing (change)

A copy of this signed consent serves as confirmation of your authorization for overdraft coverage.

Thank you for your continued business.