

## 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.
2. We also offer a Ready Reserve Line of Credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about this option.

The following notice explains ProGrowth Bank's 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 check 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 ProGrowth Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$29 each time we pay an overdraft. This fee is subject to change; please refer to our current Service Fees Brochure.
- If your account is overdrawn 5 or more consecutive days, we will charge an additional \$8 per day (-\$0.01 to -\$4,999.99) and \$16 per day (-\$5,000 or more). This fee is subject to change; please refer to our current Service Fees Brochure.
- There is no limit on the total fees we can charge you for overdrawing your account.

▪ **What if I want ProGrowth Bank to authorize and pay overdrafts on my ATM and everyday check card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday check card transactions, complete and return the form. You may also visit [www.progrowth.com](http://www.progrowth.com), or call us at 888.244.3490 with your response.

You can revoke your consent by completing a separate Revocation Form. This form can be obtained by stopping at one of our branches, calling or visiting our website.



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Choose One

**Opt-Out** I do not want ProGrowth Bank to authorize and pay overdrafts on my ATM and everyday check card transactions.

**Opt-In** I want ProGrowth Bank to authorize and pay overdrafts on my ATM and everyday check card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Account Number(s): \_\_\_\_\_

Bank Use Only

Date received: \_\_\_\_\_ Date Maintenance: \_\_\_\_\_ Maintenance by: \_\_\_\_\_