

OVERDRAFT SERVICES 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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Checking or 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 BANKPLUS 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.
- There is a limit of \$180.00 on the total fees we can charge you for overdrawing your account per day.
- We will assess not more than 5 OD fees per account per day. We will not charge an OD fee on any transaction \$1.00 or less or if the available balance (excluding any DOS) results in an overdrawn amount \$5.00 or less. However, if the balance available to pay items is overdrawn by more than \$5.00, we will charge for every item that causes the negative balance up to the maximum of 5 OD fees per day per account.

WHAT IF I WANT BANKPLUS 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 (888)811-7587, present your request at any one of our BANKPLUS branch locations, or mail your request to:

BANKPLUS
385A Highland Colony Pkwy
Ridgeland MS 39157

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH BANKPLUS TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at BANKPLUS to pay overdrafts on your ATM and everyday debit card transactions, call (888)811-7587, present your request at any one of our BANKPLUS branch locations, or mail your request to:

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