

# OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM



**Financial Institution:** Farmers State Bank of Calhan  
Calhan Main Office  
1500 8th St  
P.O. Box 9  
Calhan, CO 80808

## 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 overdraft protection plans, such as a personal overdraft line of credit or 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 account?

We do authorize and pay overdrafts for the following types of transactions:

--Checks and other transactions made using your checking account number such as: ACH, online banking transactions, phone transactions, or by other electronic means.

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 Farmers State Bank of Calhan pays my overdraft?

Under our standard overdraft practices:

--We will charge you a fee up to \$25.75 each time we pay an overdraft.

--There is a daily limit of \$103.00 on the total fees we can charge you for overdrawing your account.

### ► What if I want Farmers State Bank of Calhan 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 (719) 347-2727, visit [www.yourfsb.com](http://www.yourfsb.com), or complete the form below and present it at a branch, or mail it to: Farmers State Bank of Calhan, P.O. BOX 9, CALHAN, CO, 80808

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 I do not want Farmers State Bank of Calhan to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Farmers State Bank of Calhan to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

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## Right to Revoke Consent

If you have given your consent to have Farmers State Bank of Calhan authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Farmers State Bank of Calhan as follows:

by contacting us either in person, by mail, at [www.yourfsb.com](http://www.yourfsb.com), or by phone.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)

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