



## 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 (Bounce Protection) 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 (Bounce Protection). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Bounce Protection).

### ➤ **What are the standard overdraft practices (Bounce Protection) 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

Until August 15, 2010, we will authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

Beginning August 15, 2010, we will not authorize and pay overdrafts for these types of 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 pays my overdraft?**

Under our standard overdraft practices (Bounce Protection):

- We will charge you a fee up to **\$25.75** 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 Farmers State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions beginning August 15, 2010?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions beginning August 15, 2010, call us at 719-347-2727, visit [www.yourfsb.com](http://www.yourfsb.com) or complete the form below and drop it off at your local branch. You can also mail the form to PO Box 9, Calhan, CO 80808.

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Effective August 15, 2010

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

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

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_ Account Number(s): \_\_\_\_\_

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions (on or after August 15, 2010), you may revoke your authorization at any time by contacting us either in person, by mail, at [www.yourfsb.com](http://www.yourfsb.com), or by phone.