



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 offer overdraft protection plans, such as Checking Plus 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 First Dakota pays my overdraft?

Under our standard overdraft practices:

- We currently charge a fee up to \$33.00 each time we pay an overdraft, however this fee is subject to change.
- If your account is overdrawn for 7 or more consecutive business days, we may charge an additional \$10.00 per day for each consecutive day the account maintains a negative balance.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ What if I want First Dakota to authorize and pay overdrafts on my ATM and everyday debit card transactions? If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, simply choose one of the options below:

- Call 605-665-7432 or 800-486-4712 to speak with a Customer Service Representative
- Log in to your Mobile/Online Banking to send us a Conversation which states you want First Dakota to authorize and pay overdrafts on ATM and everyday debit card transactions.
- Complete the form below and mail it to First Dakota National Bank, PO Box 156, Yankton SD 57078.
- Stop by the nearest First Dakota location to speak to a Banker



How the changes are applied to each account will be determined by your response below. First Dakota will send a confirmation disclosure of opt-in for all "yes" responses.

- Yes, I want First Dakota National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 No, I do not want First Dakota National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____ Account Number: _____

Account Number: _____ Account Number: _____

Email Address: _____

Bank Use: Customer authorization received in the bank ___/___/___ (date) Authorization received by phone in person mail fax/email

Authorization received from: _____ (customer name) Received by: _____ (Employee)

System code maintenance _____ (A, D, or F) Completion ___/___/___ (date) By: _____ (employee initials)