



Flora Bank & Trust

1478 N. Worthey St.
Flora, IL 62839

Phone (618) 662-4441
Fax (618) 662-6503

North Clay Banking Center

330 Rt. 45 North
Louisville, IL 62858

Phone (618) 665-LOAN
Fax (618) 665-6503

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to.

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 overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard 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.

- 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 Flora Bank & Trust pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee up to \$31.97 each time we pay an overdraft.
- **Also, if your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$11.97 per day.**
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Flora Bank & Trust 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 618-662-4441, visit fbandtbank.com, or complete the form below and present it at a branch or mail it to 1478 N. Worthey St., Flora, IL 62839.

_____ I want Flora Bank & Trust to authorize and pay overdrafts on my ATM and every day debit card transactions.

Date: _____ Printed Name: _____ Account # _____