

# 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 have standard overdraft practices that come with your account. This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

- We pay overdrafts, at our discretion, which means we do not guarantee that we will always authorize and pay checks or other transactions made using your checking account or 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

If we do not authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if FirstBank Southwest pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** 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 FirstBank Southwest 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 1-800-944-9561 or complete the form below and present it to your nearest branch. You may also mail it to: FirstBank Southwest, P O Box 32552, Amarillo, TX, 79120-2552.

You may revoke this authorization at any time by calling us at 1-800-944-9561 or in person at any branch location. You may also revoke authorization by mail: FirstBank Southwest, P O Box 32552, Amarillo, TX, 79120-2552.

I want FirstBank Southwest to authorize and pay overdrafts on my ATM and everyday debit card transactions. **Effective August 15, 2010.**

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

Signature: \_\_\_\_\_

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

Last four digits of your account number(s): \_\_\_\_\_