



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 (Courtesy Overdraft Privilege) that comes with your account.
2. We also offer overdraft protection plans, such as a link to a savings account (Automatic Transfer Service), and personal Overdraft Lines of Credit. These may be less expensive than our standard overdraft practices (Courtesy Overdraft Privilege). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Overdraft Privilege).

➤ **What are the standard overdraft practices (Courtesy Overdraft Privileges) 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 Bristol County Savings Bank pays my overdraft?**

Under our standard overdraft practices (Courtesy Overdraft Privilege):

- We will charge you a fee of up to **\$30** (or **\$5** on qualifying designated 18/65 accounts) each time we pay an overdraft.
- There is a limit of six (6) per item overdraft fees that we can charge you on any business day for overdrawing your account.

➤ **What if I want Bristol County Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want **Bristol County Savings Bank** to authorize and pay overdrafts on ATM and everyday debit card transactions, call (508) 828-5420, or complete the form below and present it at a branch or mail it to: **Bristol County Savings Bank, Attention: Deposit Operations, 29 Broadway, Taunton MA 02780.**

For **ATM and everyday debit card transactions**, please choose one of the following options.

I do not want Bristol County Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Bristol County Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

For **all transactions**, including **ATM and everyday Debit Card transactions as well as Checks and Recurring Payments**, including bill payments:

I do not want Bristol County Savings Bank to authorize and pay overdrafts on my checks and recurring payments, including ATM and every day debit card transaction.

Printed Name: _____

Date: _____

Account Number: _____