



After August 15<sup>th</sup>, 2010 we will not authorize and pay overdrafts on an ATM withdrawal or everyday debit card transactions unless you fill out this form instructing us to do so.

### 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 also offer overdraft protection plans, such as a link to a savings account, 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 Sunshine Savings Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29** each time we pay an overdraft.
- We will not charge an overdraft fee on transactions less than \$5.00.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Sunshine Savings Bank 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 850 219-7312 complete the form below and present it at a branch, fax it to 850 219-7408 or mail it in the enclosed envelope.

*The signature of only one account holder is required to authorize the payment of overdraft funds items on joint/multiple owner accounts.*

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

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

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_  
Date: \_\_\_\_\_  
[last six digits of Account Number]: \_\_\_\_\_]

If you authorize us to pay overdrafts for ATM and everyday debit card transactions, you have the right to revoke this decision in the future by notifying us by any of the methods above.