

## 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 if you opt-in.
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.

➤ **We do authorize and pay overdrafts for the following types of transactions if you choose to opt-in to our voluntary overdraft protection program:**

- Checks and other transactions made using your checking account number
- ATM transactions
- Everyday debit card transactions
- Automatic bill payments

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 ATM and everyday debit card transactions will be declined.

➤ **What fees will I be charged if West Texas National Bank 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 a limit of six overdraft fees per day that we can charge you for overdrawing your account

➤ **What if I want West Texas National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on your transactions, call 1-800-250-8880, visit [www.wtnb.com](http://www.wtnb.com), or complete the form below and present it at a branch or mail it to: 6 Desta Drive Ste 2400, Midland, TX 79705.

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\_\_\_\_\_ I do not want West Texas National Bank to authorize and pay overdrafts on my transactions.

\_\_\_\_\_ I want West Texas National Bank to authorize and pay overdrafts on my transactions.

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

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

[Account Number \_\_\_\_\_]