

## 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 which comes 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 also referred to as Overdraft Privilege Program or ODP at West Texas National Bank.

➤ **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 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 will charge you for overdrawing your account per day.

➤ **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 ATM and everyday debit card transactions you need to elect to Opt-In for Regulation E transactions. You can do so by calling 1-877-493-7862, visiting [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 want West Texas National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (Opt-In for Regulation E transactions).

I do not want to participate in West Texas National Bank's Overdraft Privilege Program.

Account Number: \_\_\_\_\_

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

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

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