

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 or to an overdraft line of credit 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 Community Resource Bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$31** 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 Community Resource 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 may call us at 507-645-4441 or 800-250-8420 (toll-free), email crb@community-resourcebank.com, or **complete the form below, bring it to any CRB branch, or mail the form to Community Resource Bank, 1605 Heritage Drive, Northfield, MN 55057.**

Opt-In Form

NOTE: This agreement will not take effect until August 15, 2010.
For joint accounts, consent from only one account owner is necessary.

Please check one.

I do want Community Resource Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **(Note: please list, below, all accounts for which you want this service.)**

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

Signature: _____ Date: _____

Printed Name: _____

Date: _____ Account Number(s): _____

Phone Number: _____



*Thanks for making your
decision and returning this form!*