

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 overdraft line of credit, which may be less expensive than 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 and recurring debit transactions

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 purchases

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 Associated Bank, N.A. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft
- Also, if your account is overdrawn for more than five consecutive business days, we will charge an additional \$7 per business day
- There is a limit on the total fees we can charge you for overdrawing your account - maximum of four overdraft/Non-Sufficient Funds (NSF) items per day at a fee of \$35 each

What if I want Associated Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card purchases?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card purchases, call our toll-free 24/7/365 Customer Care Center at 888-290-2265, visit us at AssociatedBank.com, or complete the form below and return to your nearest branch or mail to Associated Bank, MS: 7013-A, P.O. Box 19097, Green Bay, WI 54307-9097.

I want Associated Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card purchases.

I do not want Associated Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card purchases.

[PLEASE PRINT CLEARLY]

Date: _____

Printed Name: _____ Phone: () _____
First Last Area Code

Please indicate which account(s) you would like your consent to apply to.

Social Security/Taxpayer I.D. (last 4 digits only): _____

Account Number: _____

Account Number: _____

Account Number: _____ Signature: _____