

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 overdraft in two different ways:

1. We have Overdraft Privilege that comes with your account.
2. We also offer an overdraft protection plan, such as a link to another account, which may be less costly than our Overdraft Privilege. To learn more, ask us about this plan.

This notice explains our Overdraft Privilege.

What is the Overdraft Privilege that comes with my account? We do authorize and pay overdrafts for the following types of transaction:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 Focus Bank pays my overdraft?

Under our overdraft practices:

We will charge you a NSF Paid Handling Fee of \$32.00 each time we pay an overdraft .

We will not charge you a NSF Paid Handling Fee if your account is overdrawn by \$10.00 or less on any given business day.

If your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$5.00 for every third consecutive business day the account remains overdrawn.

There is a limit of \$128.00 per day on the total fees we charge you for overdrawing your account

What if I want Focus Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay ATM and everyday debit card transactions, please select "Opt-In" from the dropdown menu on the online application. If you do not want us to authorize and pay ATM and everyday debit card transaction, please select "Opt-Out". If you do select "Opt-In", you can revoke your authorization for Focus Bank to pay these overdrafts at any time by calling (800) 464-3150 or mailing a request to Focus Bank: Bookkeeping, P.O. Box 99, Charleston, MO 63834. Your revocation must include both your name and your account number so that we can properly identify your account.
