An overdraft occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway. Here are two options:	Keep: Bill payments and checks This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.	Or switch to: All transactions If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.
ATM overdraft fee	No fee	\$34
Debit card overdraft fee	No fee	\$34
Online bill payment overdraft fee	\$34	\$34
Check overdraft fee	\$34	\$34
Maximum number of fees	6 overdraft fees per day	6 overdraft fees per day
Negative balance fee	After you overdraft, we charge \$5 every fifth business day if your account stays negative.	After you overdraft, we charge \$5 every fifth business day if your account stays negative.
-67	fees. You can link this account to a savings ac inked account to pay transactions that overdra	
We'll use the money from the I For more information about yo	9	aw your account. visit <u>FicusBank.com/overdraft</u> .
We'll use the money from the I For more information about yo	inked account to pay transactions that overdra ur options, call Ficus Bank at 800-435-7000 or	aw your account. visit <u>FicusBank.com/overdraft</u> .
We'll use the money from the I For more information about yo	inked account to pay transactions that overdraur options, call Ficus Bank at 800-435-7000 or our overdraft decision, Visit consumerfinance. Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or	w your account. visit FicusBank.com/overdraft. e.gov/overdraft. (español 中文) Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged
Por more information about yo For tools to help you make you	inked account to pay transactions that overdra ur options, call Ficus Bank at 800-435-7000 or our overdraft decision, Visit consumerfinance Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or debit card transactions.	w your account. visit FicusBank.com/overdraft. e.gov/overdraft. (español 中文) Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged

An overdraft occurs when you don't have enough money in your	Keep: Bill payments and checks	Or switch to: All transactions
account to cover a transaction, but we pay it anyway. Here are two options:	This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.	If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.
ATM overdraft fee	No fee	\$34
Debit card overdraft fee	No fee	\$34
Online bill payment overdraft fee	\$34	\$34
Check overdraft fee	\$34	\$34
Maximum number of fees	6 overdraft fees per day	6 overdraft fees per day
Negative balance fee	After you overdraft, we charge \$5 every fifth business day if your account stays negative.	After you overdraft, we charge \$5 every fifth business day if your account stays negative.



To keep the current option:
There is nothing you need to do.
You will not pay overdraft fees on
ATM withdrawals or debit card
transactions.

For tools to help you make your overdraft decision, Visit <u>consumerfinance.gov/overdraft</u>. (español |中文 | ...)

To switch to all transactions option: Please complete this form.

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Date	DES MOINES, IA 50319
Signature	FICUS BANK 123 MAIN ST
Printed name	Mail to
Account ending in 1022	

Choose an overdraft option

FICUSBank

What happens when there's not enough money in your account

You have two options:	Keep: Bill payments and checks		Or switch to: All transactions		
ATM overdraft fee	No fee	\$34 \$34			
Debit card overdraft fee	No fee				
Online bill payment overdraft fee	\$34		\$34		
Check overdraft fee	\$34		\$34		
Maximum number of fees	6 overdraft fees per day		6 overdraft fees per day		
Negative balance fee	After you overdraft, we charge \$5 every fifth business day if your account stays negative.		After you overdraft, we charge \$5 every fifth business day if your account stays negative.		
Compare options with these examples	Example: You plan to spend \$25 at the store using your debit card		Example: You spend \$25 at the store using your debit card		
	Your account has	\$10	Your account has	\$1	
	Your transaction is declined because there's not enough money in your account	ecause there's not enough		Your transaction's approved even though there's not enough money in your account - \$	
	Overdraft fees	- \$0	Overdraft fees	- \$3	
	You still have	\$10	You now have	- \$4	
We'll use the money from the link For more information about your	options, call Ficus Bank at 800-	435-7000 or		aft	
For tools to help you make your	□ Keep bill payment and option I will not pay over fees on ATM withdrawa debit card transactions.	I checks erdraft Is or	Switch to all trans option I understand Ficus Bank may autransaction even if i my account. I will b \$34 for each overdi	p文) actions d that thorize any t overdraw e charged	
	☐ Keep bill payment and option I will not pay ove fees on ATM withdrawa debit card transactions.	I checks erdraft Is or	Switch to all trans option I understand Ficus Bank may aut transaction even if i my account. I will b	p文) actions d that thorize any t overdraw e charged	
For tools to help you make your Account ending in 1022	☐ Keep bill payment and option I will not pay over fees on ATM withdrawa debit card transactions.	I checks erdraft Is or	Switch to all trans option I understand Ficus Bank may aut transaction even if i my account. I will b \$34 for each overdi	p文) actions d that thorize any t overdraw e charged	

վումՈրիվովների գիներ ԱՄԻ հայաստուն Ունային

Choose an overdraft option

FICUSBank

REVIEW OVERDRAFT-RELATED FEES

\$34 per overdraft

An overdraft occurs when you don't have enough money for a transaction, but we pay it anyway.

Up to 6 overdraft fees/day

Six overdraft fees is \$204.

\$5 negative balance fee

After you overdraft, we charge \$5 every fifth business day if your account stays negative.



Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.



For more information about your options, call Ficus Bank at 800-435-7000 or visit <u>FicusBank.com/overdraft</u>. For tools to help you make your overdraft decision, Visit <u>consumerfinance.gov/overdraft</u>. (español |中文 | ...)

DECIDE WHEN WE COVER YOUR OVERDRAFTS

Keep: Bill payments and checks

This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.

Online bill payment overdraft fee	\$34
Check overdraft fee	\$34
Debit card transaction attempt	No fee
ATM withdrawal attempt	No fee

Or switch to: All transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.

Online bill payment overdraft fee	\$34
Check overdraft fee	\$34
Debit card transaction overdraft fee	\$34
ATM withdrawal overdraft fee	\$34

Keep bill payment and checks option			
I will not pay overdraft fees on ATM withdrawals			
or debit card transactions			

	Switch	to	all	transactions	option
--	--------	----	-----	--------------	--------

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Account ending in 1022
Printed name
Signature
Date

Mail to

FICUS BANK 123 MAIN ST DES MOINES, IA 50319

մա III ներ Մարհակախկ Մինասան III հայան