

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 using 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):

Everyday debit card transactions

ATM 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 First Federal Savings Bank pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to \$32.00 each time we pay an overdraft

There is no limit on the total fees we can charge you for overdrawing your account

**If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions please complete the form below and return it by mail or by visiting one of our convenient branches. You may also Opt-In by telephone at 1-877-577-3372 or at our website by visiting [www.ffsb-nc.com](http://www.ffsb-nc.com).**

- I want First Federal Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want First Federal Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Date:

Customer Name:

Account Number: