



# PONY EXPRESS COMMUNITY BANK

Member FDIC

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs if you do not have enough money in your account to cover a transaction, and we pay it anyway. We may 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 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 may authorize and pay overdrafts for the following types of transactions:

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

After August 15, 2010, we will 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 Pony Express Community Bank pays my overdraft?***

- Fees may vary depending on the type of account(s) you have. Any PECB Banker will be happy to visit with you about your account(s) and any fees you may incur.

### ***What if I want Pony Express Community 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...**1) call your bank branch and ask your PECB Banker for assistance, or 2) complete the form below and bring it to the bank next time you are in.** You may also mail it to:

**Pony Express Community Bank**  
**624 Felix Street**  
**St. Joseph, MO 64501**

\_\_\_\_\_ I do not want Pony Express Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want Pony Express Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. I hereby request that you consider my / our account for a courtesy line and ask that you communicate program details upon your review.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_