



What you need to know about Overdrafts & 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 a draw on an open-end 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 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):

- 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 Lincoln Savings Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35 each time we pay an overdraft.
- There is a limit of 8 overdraft fees per day for overdrawing your account.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (800) 588-7551, visit MyLSB.com, or complete the form below and present it at any branch or mail it in to Lincoln Savings Bank, 508 Main Street, Reinbeck, IA, 50669.

Please respond by completing this form:

_____ I do not want Lincoln Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Lincoln Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____

Account No. _____ (1 form per account)

LSB-use only

Verified by phone

LSB Rep: _____

Cust Name: _____

Acct #: _____

Date: _____