



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 **choose** to 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 other account, 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 Aquesta Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft (see fee schedule)
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Aquesta 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 your ATM and everyday debit card transactions, visit our website at www.aquesta.com, or complete the form below and drop it off at any branch office or mail to:

**Aquesta Bank
PO Box 700
Cornelius, NC 28031**

Questions?? Please call...

Cornelius 704.439.4343
Fax- 704.439.1400

Davidson 704.439.4350
Fax- 704.439.3695

Mooresville 704.439.1440
Fax- 704.660.5570

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

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

Printed Name: _____ Acct Number: _____

Signature: _____ Acct Number: _____

Date: _____ Acct Number: _____

PLEASE SIGN AND RETURN