

Text in brackets is user defined and editable from the admin tool

## [Overdraft Opt-In Form]

### 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 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, 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 [Institution Name] pays my overdraft?

[ Under our standard overdraft practices:

- We will charge you a fee of up to \$X each time we pay an overdraft.
- Also, if your account is overdrawn for X or more consecutive business days, we will charge an additional \$X per day.
- There is no limit on the total fees we can charge you for overdrawing your account. ]

#### What if I want [Institution Name] 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:

- Complete the form below or call (800) 555-1212.

[ For more info on this program visit us at <http://www.website.com> ]

#### Customer Information

First Name

✖

Last Name

✖

Phone Number

✖

Email Address

✖

#### Overdraft Account Selection

Account 1



I **do not** want [Institution Name] to authorize and pay overdrafts on my ATM and everyday debit card transactions.



I want [Institution Name] to authorize and pay overdrafts on my ATM and everyday debit card transactions.



Add Account



Delete Account



Please print this form for your records

Submit

Status messages displayed on form submission

Thank you for your response. Your request will be processed shortly. Please [close this window](#) to continue with your online banking session.

Our apologies. It looks like there was a communication problem with the server. Please contact us at (800) 555-1212 to let us know.

Print View available for users to  
save a hard copy.

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First Name \_\_\_\_\_

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Phone Number \_\_\_\_\_

Email Address \_\_\_\_\_

#### Overdraft Account Selection

Account 1 \_\_\_\_\_



I **do not** want [Institution Name] to authorize and pay overdrafts on my ATM and everyday debit card transactions.



I want [Institution Name] to authorize and pay overdrafts on my ATM and everyday debit card transactions.



The following screenshots outline the password protected area which clients will use to administer their form.



# Overdraft Opt-In Form Administration

[Admin Home](#)[View Form](#)

Welcome, **w951aqs**

## Configuration

Please complete these steps prior to publishing your form.

1. [Set Destination Email](#)
2. [Change Brandable Text](#)
3. [Confirm and Request Activation of CeB Link](#)

## Administrative Tools

- [✉ Check Inbox](#)
- [👤 Request New User](#)

## Resources

- [📖 FDIC Law, Regulations, Related Acts](#)
- [📖 Federal Register - Regulation E Final Rule](#)
- [📖 Federal Register - Clarifications to Final Rule](#)



## Overdraft Opt-In Form Administration

[Admin Home](#)[View Form](#)

### Set Destination Email Address

This is the email address that the notification for new forms will be delivered to.

Destination Email

**Your notification email was successfully set. Please [update your branding information](#) if you haven't already.**

[Update](#)



# Overdraft Opt-In Form Administration

[Admin Home](#)[View Form](#)

## Branding Information

Form Title

Institution Name

Phone Number

## Overdraft Fee Verbiage

HTML | **B** | *I* | U | | | | | |

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

Path: p

## More Info Verbiage

HTML | **B** | *I* | U | | | | | |

[ For more info on this program visit us at <http://www.website.com> ]

Path: p

Update

Your branding changes have been made successfully. Please [review your form](#) and [send your confirmation](#).

Sorry, there was a communication problem with the server, please try your request again. If the problem persists, please send an email to [webservices.support@metavante.com](mailto:webservices.support@metavante.com)





# Overdraft Opt-In Form Administration

[Admin Home](#)[View Form](#)

## Confirm Application Setup

Name:

Institution Name:

Client Number:

E-Mail:

Phone Number:

Type your message  
here:

I have configured my application and  
everything looks good. Please add my  
link to [CeB](#).

Authorize

Thank you. Your confirmation has been sent. You will be contacted shortly  
with the implementation date for your CeB branding change.

Our apologies, there has been a communication error with the server.  
Please send your confirmation to [john.enos@fisglobal.com](mailto:john.enos@fisglobal.com)



## Overdraft Opt-In Form Administration

[Admin Home](#)[View Form](#)

Message Deleted Successfully.

You have 1 messages.

**From:** Cody Schneider

04/08/2010 11:38 AM

[View](#)[Delete](#)

**Email:** cody.schneider@fisglobal.com