

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 Ficus Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$34** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is a maximum of 6 overdraft fees per day we can charge you for overdrawing your account.

➤ What if I want Ficus 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 800-435-7000, visit FicusBank.com/overdraft, or complete the form below and present it at a branch or mail it to Ficus Bank 123 Main St, Des Moines, IA 50319

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

Printed Name: _____

Date: _____

[Account Number]: _____]

Choose an overdraft option

FICUSBank

An overdraft occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway.

Here are two options:

Keep: Bill payments and checks

This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.

Or switch to: All transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.

| | | |
|-----------------------------------|---|---|
| ATM overdraft fee | No fee | \$34 |
| Debit card overdraft fee | No fee | \$34 |
| Online bill payment overdraft fee | \$34 | \$34 |
| Check overdraft fee | \$34 | \$34 |
| Maximum number of fees | 6 overdraft fees per day | 6 overdraft fees per day |
| Negative balance fee | After you overdraft, we charge \$5 every fifth business day if your account stays negative. | After you overdraft, we charge \$5 every fifth business day if your account stays negative. |



Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.



For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft. For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

To keep the current option:

There is nothing you need to do. You will not pay overdraft fees on ATM withdrawals or debit card transactions.

To switch to all transactions

option: Please complete this form.

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Account ending in 1022

Printed name _____

Mail to

FICUS BANK
123 MAIN ST
DES MOINES, IA 50319

Signature _____

Date _____



Choose an overdraft option

FICUSBank

An overdraft occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway.

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| | | |
|-----------------------------------|---|---|
| ATM overdraft fee | No fee | \$34 |
| Debit card overdraft fee | No fee | \$34 |
| Online bill payment overdraft fee | \$34 | \$34 |
| Check overdraft fee | \$34 | \$34 |
| Maximum number of fees | 6 overdraft fees per day | 6 overdraft fees per day |
| Negative balance fee | After you overdraft, we charge \$5 every fifth business day if your account stays negative. | After you overdraft, we charge \$5 every fifth business day if your account stays negative. |

 Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.

 For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft. For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Account ending in 1022

Printed name _____

Mail to

FICUS BANK
123 MAIN ST
DES MOINES, IA 50319

Signature _____

Date _____



Choose an overdraft option

FICUSBank

What happens when there's not enough money in your account

| You have two options: | Keep: Bill payments and checks | Or switch to: All transactions | | | | | | | | | | | | | | | | |
|--|--|---|------|---|-------|----------------|-------|-----------------------|-------------|---|------------------|------|--|--------|----------------|--------|---------------------|---------------|
| ATM overdraft fee | No fee | \$34 | | | | | | | | | | | | | | | | |
| Debit card overdraft fee | No fee | \$34 | | | | | | | | | | | | | | | | |
| Online bill payment overdraft fee | \$34 | \$34 | | | | | | | | | | | | | | | | |
| Check overdraft fee | \$34 | \$34 | | | | | | | | | | | | | | | | |
| Maximum number of fees | 6 overdraft fees per day | 6 overdraft fees per day | | | | | | | | | | | | | | | | |
| Negative balance fee | After you overdraft, we charge \$5 every fifth business day if your account stays negative. | After you overdraft, we charge \$5 every fifth business day if your account stays negative. | | | | | | | | | | | | | | | | |
| Compare options with these examples | <p>Example: You plan to spend \$25 at the store using your debit card</p> <table><tbody><tr><td>Your account has</td><td>\$10</td></tr><tr><td>Your transaction is declined because there's not enough money in your account</td><td>- \$0</td></tr><tr><td>Overdraft fees</td><td>- \$0</td></tr><tr><td>You still have</td><td>\$10</td></tr></tbody></table> | Your account has | \$10 | Your transaction is declined because there's not enough money in your account | - \$0 | Overdraft fees | - \$0 | You still have | \$10 | <p>Example: You spend \$25 at the store using your debit card</p> <table><tbody><tr><td>Your account has</td><td>\$10</td></tr><tr><td>Your transaction's approved even though there's not enough money in your account</td><td>- \$25</td></tr><tr><td>Overdraft fees</td><td>- \$34</td></tr><tr><td>You now have</td><td>- \$49</td></tr></tbody></table> | Your account has | \$10 | Your transaction's approved even though there's not enough money in your account | - \$25 | Overdraft fees | - \$34 | You now have | - \$49 |
| Your account has | \$10 | | | | | | | | | | | | | | | | | |
| Your transaction is declined because there's not enough money in your account | - \$0 | | | | | | | | | | | | | | | | | |
| Overdraft fees | - \$0 | | | | | | | | | | | | | | | | | |
| You still have | \$10 | | | | | | | | | | | | | | | | | |
| Your account has | \$10 | | | | | | | | | | | | | | | | | |
| Your transaction's approved even though there's not enough money in your account | - \$25 | | | | | | | | | | | | | | | | | |
| Overdraft fees | - \$34 | | | | | | | | | | | | | | | | | |
| You now have | - \$49 | | | | | | | | | | | | | | | | | |



Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.



For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft. For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Account ending in 1022

Printed name _____

Mail to

FICUS BANK
123 MAIN ST
DES MOINES, IA 50319

Signature _____

Date _____



Choose an overdraft option

FICUSBank

REVIEW OVERDRAFT-RELATED FEES

\$34 per overdraft

An overdraft occurs when you don't have enough money for a transaction, but we pay it anyway.

Up to 6 overdraft fees/day

Six overdraft fees is \$204.

\$5 negative balance fee

After you overdraft, we charge \$5 every fifth business day if your account stays negative.



Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.



For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft.

For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

DECIDE WHEN WE COVER YOUR OVERDRAFTS

Keep: Bill payments and checks

This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.

| | |
|-----------------------------------|--------|
| Online bill payment overdraft fee | \$34 |
| Check overdraft fee | \$34 |
| Debit card transaction attempt | No fee |
| ATM withdrawal attempt | No fee |

Or switch to: All transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.

| | |
|--------------------------------------|------|
| Online bill payment overdraft fee | \$34 |
| Check overdraft fee | \$34 |
| Debit card transaction overdraft fee | \$34 |
| ATM withdrawal overdraft fee | \$34 |

Keep bill payment and checks option

I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

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Printed name _____



Signature _____

Date _____