

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 another 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 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 Marquette Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
- We will not charge you a fee if your account is overdrawn by \$5.00 or less on any given day.
- If your account is overdrawn for 5 or more consecutive business days, we will charge a continuous overdraft fee of \$8.00 for each consecutive business days the account remains overdrawn beginning with day 6 and for up to 20 business days or until you bring your account positive.
- There is a limit of 5 overdraft fees or \$175.00 per day (5 at \$35.00 each) and, if applicable, a continuous overdraft fee of \$8 per business day for a total limit of \$183.00 per day; we can charge you for overdrawing your account on any given day.

➤ **What if I want Marquette 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 (888) 254-9500, visit our website at www.emarquettebank.com, complete the form below and present it at a branch or mail it to: 10000 W. 151st St, Orland Park, IL 60462. You can revoke your authorization for Marquette Bank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account. We will not charge you an Overdraft Fee If your consumer account is overdrawn by a balance of less than \$5.00.

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

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

Printed Name: _____

Date: _____

Account Number: _____