

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 comes with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a link to a credit line 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 (opt-in):

- 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 Isabella Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32** each time we pay an overdraft.
- Also, if your account is overdrawn for 10 consecutive days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Isabella Bank 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 visit your local branch, call us at 800.651.9111 or 989.772.9471, using our website at www.isabellabank.com/opt-in.html, or tell us in writing by completing the form below and mail it to:

Isabella Bank
Attn: Deposit Operations
PO Box 100
Mount Pleasant MI 48804-0100

You have the ability to revoke or change your opt-in status at any time by notifying us, please see above.

Account Number: _____

I **WANT** Isabella Bank to Authorize and pay overdrafts on my ATM and everyday debit card transactions.

I **DO NOT** want Isabella Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions on the above account number.

Name: _____

Date: _____
