FIRST STATE BANK

OPT-IN

Overdraft Privilege helps protect you against having your transactions returned in the event of an inadvertent overdraft of your account by giving you a reserve for an emergency or unexpected situation. First State Bank will not pay everyday debit card or ATM transactions that overdraw your account unless you OPT-IN. You do not get charged or assessed any fees if you OPT-IN and do not overdraw your account.

If you have Overdraft Privilege we may authorize and pay the following transactions:
- Checks
- Automatic (ACH) Payments
- Recurring debit card transactions

We will NOT authorize and pay overdrafts for the following types of transactions, unless you OPT-IN:
- ATM transactions
- Everyday debit card transactions

You will be charged a fee of $35 each time we pay an overdraft. As long as you maintain your account in "good standing," we may approve your overdraft items within your current available limit as a non-contractual courtesy.

We do not guarantee that we will always authorize and pay any type of transaction.

What types of everyday debit card transactions could possibly be denied if you do not OPT-IN?

- Grocery store purchases
- Medical emergencies
- ATM cash withdrawals
- Online and telephone transactions
- Emergency car or home repairs
- Purchases when traveling
- Restaurant transactions
- Gas Purchases

In order to avoid being inconvenienced and to conduct transactions without disruption, you must OPT-IN. By Opting In you authorize First State Bank to pay overdrafts on ATM and everyday debit card transactions. If you would like to OPT-IN you have several choices:

On Line

Visit our website to electronically OPT-IN: firststatebank.biz

By Phone

Our Customer Service Representatives are standing by if you prefer to Opt-In by phone.
815.538.2265
or toll-free
800.362.9623

By Mail

If you prefer to Opt-In by mail, please fill out and mail the attached form to:
706 Washington St.
Mendota, IL 61342
Attn: Customer Service

In Person

Sometimes it's easier to talk about things in person. Please visit any one of our 16 convenient locations and ask a Customer Service Representative which plan is best for you.

What You Need to Know about Overdrafts and Overdraft Fees

An <u>overdraft</u> 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 <u>standard overdraft practices</u> that come with your account.
2. We also offer <u>overdraft protection plans</u> which may be less expensive than our standard overdraft practices .To learn more, ask us about your options.

THIS NOTICE EXPLAINS OUR STANDARD OVERDRAFT PRACTICES.

What are the <u>standard overdraft practices</u> that come with my account?

We <u>do</u> authorize and pay overdrafts for the following types of transactions:

•Checks and other transactions made using your checking account number
•Automatic bill payments

We <u>do not</u> 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 <u>do not guarantee</u> that we will always authorize and pay any type of transaction.

If we <u>do not</u> authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First State Bank pays my overdraft?

Under our standard overdraft practices:

•We will charge you a fee of $35.00 each time we pay an overdraft. (Fee amount is subject to change.)
•The maximum number of overdraft fees that we can assess is limited to 6 per day.

What if I want First State 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 815.538.2265 or toll-free 800.362.9623 and tell us you would like to OPT-IN, or fill out and submit the form below to First State Bank 706 Washington St., Mendota, IL 61342 Attn: Customer Service or stop by any one of our locations and talk to a customer service representative or visit firststatebank.biz.

First Name :_____ Middle: _____Last: _____

Email Address: _____Phone: _____
(providing my email address indicates my desire to receive an electronic confirmation of my consent to Opt-In)

☐ I want First State Bank to authorize and pay overdrafts on my ATM withdrawals and everyday
    Debit Card transactions.

All Accounts: _____

The following Accounts: _____   _____   _____   _____

I understand that I have an ongoing right to revoke this consent at any time.

Signature: _____ Date: _____ w