



"Your Hometown Convenience Bank"

## 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 NWSB pays it anyway. NWSB can cover you overdrafts in two different ways:

1. NWSB has standard overdraft practices that come with your account. (See Overdraft Privilege disclosure for details.)
2. NWSB also offers overdraft protection plans, such as a link to a savings account or overdraft lines of credit known as Check Protect, 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?**

NWSB does authorize and pay overdrafts for the following types of transactions:

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

After August 15, 2010, NWSB 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 (also referred to as one-time debit card transactions)

NWSB pays 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 NWSB pays my overdraft?**

Under NWSB's standard overdraft practices:

- NWSB will charge you a fee of \$35 each time we pay an overdraft on your behalf.
- There is no limit on the total fees NWSB can charge you for overdrawing your account.

➤ **What if I want NWSB 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, please contact by:

- Calling Judy Brillhart at (410) 549-1414
- Completing the form below and either dropping it by any NWSB branch or mailing it back to us in the envelope provided
- Stopping by or calling your local NWSB branch

To opt in electronically, please complete the fields below, save the file to your computer and e-mail it as an attachment to [depops@NewWindsorBank.com](mailto:depops@NewWindsorBank.com)

If you authorize NWSB to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

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 I do want NWSB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number (Last 4 digits only) \_\_\_\_\_