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 North Brookfield Savings Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to $30.00 ($5.00 for 18/65 accounts) each time we pay an overdraft.
- There is a daily limit of 6 fees per day
- We do not charge for overdraft amounts less than $10.00

What if I want North Brookfield Savings 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 866-711-6272 or complete the form below and present it at a branch or mail it to:

North Brookfield Saving Bank, Operations Department
35 Summer Street, North Brookfield, MA 01585

You may revoke your consent to have ATM and everyday debit card transactions considered for payment under our standard overdraft practices at any time by visiting a branch or contacting us at 866-711-6272.

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

Printed Name: _____ Date: _____

Account Number: _____