



Card Access Protection

Debit Card overdraft program

What you need to know about overdrafts and overdraft fees:

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we pay the item anyway. We can cover your overdraft in two different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a transfer from a linked savings account or other checking account, or an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more about them, ask us about these plans.

This notice explains 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 authorize us to by opting into Card Access Protection:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will be charged if Inland Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$29** for the 1st calendar year overdraft occurrence and **\$36** each time thereafter when we pay an overdraft.
- Also, if your account is overdrawn for three or more consecutive days we will charge an additional \$5 per day beginning on the third day after the account goes overdrawn and until it is resolved.
- There is a limit on the total per item fees we can charge you for overdrawing your account, which is a maximum of \$180 per day.
- The per item overdraft fee is not charged if the account is overdrawn \$10 or less, but the continuous overdraft fee will apply, if applicable.

What if I want Inland 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, print out the form on this page, complete it and present it at a branch location.

I have read this full document and want Inland Bank to authorize and pay overdrafts on my ATM and everyday VISA® debit card transactions. I understand that I will be liable for overdraft fees.

Card Holder(s) Printed Name: _____

Date: _____ Account Number: _____

Signature(s): _____

You may revoke consent or enroll at any time by giving us notice.