

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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Savings, or Checking account or a line of credit, 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 CORNERSTONE COMMUNITY BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$28.00** each time we pay an overdraft.
- If your account is overdrawn for 11 or more consecutive business days, we will charge an additional \$5.00 per business day.
- There is a limit of \$140.00 on the total fees we can charge you for overdrawing your account per business day.

WHAT IF I WANT CORNERSTONE COMMUNITY 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 (530)529-1222 or (530)222-1460, visit bankcornerstone.com, or complete the form below and mail it to:

PO Box 889
Red Bluff, CA 96080

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

I want Cornerstone Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____



WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH CORNERSTONE COMMUNITY BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at Cornerstone Community Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our Cornerstone Community Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have Cornerstone Community Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____

