



P.O. Box 1700

Iowa City, IA 52244

REG E OPT-IN FORM

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 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 MidWestOne Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$27.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want MidWestOne Bank to authorize and pay overdrafts on my ATM and/or everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and/or everyday debit card transactions, call 1-800-247-4418 or complete the form below and return to: MidWestOne Bank, PO Box 1700, Iowa City, IA 52244-1700.

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

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

*** For accounts opened prior to July 1, 2010 takes effect August 15, 2010, and for accounts opened on or after July 1, 2010 takes effect immediately.**

Printed Name: _____ Last four digits of your SS#: Date: ___/___/___

Please list all account numbers:

_____	_____	_____	_____
_____	_____	_____	_____