



**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 three different ways:

1. We have a **standard overdraft service** that comes with your account.
  2. We also offer two other forms of overdraft protection plans which may be less expensive than our standard overdraft service:
    - > You may sign up for our *Transfer from Savings* account service – a Savings Maximizer account or Golden Oak Money Fund account may be linked to a checking account to provide overdraft protection.
    - > You may apply for our *Line of Credit* overdraft protection service. Community Cash\* is available to our personal checking account holders; a Golden Oak Business Reserve\* is available to business checking account holders.
- \* Subject to credit approval. To learn more, ask us about these plans.

This notice explains our **standard overdraft service**.

➤ **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 Visalia Community Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- If your account is overdrawn for 3 consecutive business days, we will charge an additional fee of \$10.00 for each business day your account is overdrawn \$100.00 or more.
- The Bank will not charge Overdraft/NSF fees for transactions of any amount that will overdraw an account less than \$10.00.
- You will not be charged more than \$150.00 in Overdraft/NSF fees per day.

➤ **What if I want Visalia 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, visit [www.vcb.com](http://www.vcb.com), or complete the form below and present it at any one of our branches or mail it to Visalia Community Bank P.O. Box 1311, Visalia, CA 93279.

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

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

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

Date: \_\_\_\_\_ Account Number (s) \_\_\_\_\_