

Atlantic Coast Bank
ATM and One-Time Debit Opt In/Out 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, 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.

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
- ACH
- 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 Atlantic Coast Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$37 each time we pay an overdraft and \$3 every day the daily balance remains negative

How do I choose to Opt In or Out of Atlantic Coast Bank authorizing and paying my overdrafts on my ATM and every day debit card transactions?

You may Opt In or Opt Out by completing the below information at account opening.

Can I change my mind?

Yes, you may change your Opt In or Out decision at anytime by calling our Customer Care Department at 1-800-342-2824, visiting any local branch, or our website at www.AtlanticCoastBank.net. For your convenience, you will receive a confirmation letter confirming your choice within a couple days.

A separate form is required per account; only one account owner signature is necessary per account.

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

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

Account Number: _____

Printed Name: _____

Signature: _____

Date: _____