

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 have overdraft protection plans, such as linking your checking account to another deposit account or an overdraft 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
- 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 THOMASTON SAVINGS BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of **\$30.00** each time we pay an ATM or everyday debit card overdraft.
- There is a limit of \$150.00 on the total fees we will charge you for overdrawing your account per day.
- No fee will be charged if you overdraw your account by a total of \$10.00 or less in a day.

WHAT IF I WANT THOMASTON SAVINGS 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 your ATM and everyday debit card transactions,

- call us toll-free at 1-855-344-1874
- visit www.thomastonsavingsbank.com
- complete the form below and present it at any of our locations or mail it to: Thomaston Savings Bank, P.O. Box 907, Thomaston, CT 06787-0907

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

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

Signature: _____

Printed Name: _____

Account Number(s): _____

Date: _____

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

To revoke your authorization at Thomaston Savings Bank to pay overdrafts on your ATM and everyday debit card transactions,

- call us toll-free at 1-855-344-1874
- visit www.thomastonsavingsbank.com
- complete the form below and present it at any of our locations or mail it to: Thomaston Savings Bank, P.O. Box 907, Thomaston, CT 06787-0907. Your revocation will be processed as soon as possible once it is received.

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

Signature: _____

Printed Name: _____

Account Number(s): _____

Date: _____