



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 ready reserve, personal line of credit or savings overdraft protection transfer, which may be less expensive than our standard overdraft practices. For more information, ask us about these plans.

This notice explains Bell Bank’s 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, ACH payments, automatic bill payments, recurring debit card payments and other transactions made using your checking account number

We do not authorize and pay overdrafts for every day ATM and debit card transactions, unless you ask us to.

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 Bell Bank pays my overdraft?

- We will charge you a fee of \$33 each time we pay an overdraft.
- There is a \$99 per day limit on the total fees we can charge you for overdrawing your account.

What if I want to ask Bell Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on your ATM and everyday debit card transactions, complete this form when presented to you at account opening, or anytime thereafter. Or, call us at 800.450.8949, stop by a Bell Bank location or mail to Bell Bank – PO Box 10877, Fargo, ND 58106-0877.

Action required: Please indicate your preference by account below.

I **WANT** Bell Bank to authorize and pay overdrafts on my every day ATM and debit card transactions.

I **DO NOT** want Bell Bank to authorize and pay overdrafts on my every day ATM and debit card transactions.

Name: _____

Name: _____

Account Number: _____

Email: _____

Primary Phone: _____

Date: _____

Signature: _____