

# OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account Holder:

Financial Institution: FIRST MIDWEST BANK OF DEXTER  
MAIN OFFICE  
819 WEST BUSINESS HIGHWAY 60  
PO BOX 158  
DEXTER, MO 63841

## 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.

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, in-person withdrawals, ACH transactions, preauthorized automatic transfers, internet banking, and telephone banking

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 FIRST MIDWEST BANK OF DEXTER pays my overdraft?

Under our standard overdraft practices:

- Overdraft/Insufficient Funds: \$28.00 per item - Paid or Returned each presentment.
- Our Current charge is a fee of \$28.00 each time we pay an overdraft on your account.
- We may charge up to \$168.00 in overdraft fees if the number of insufficient items on your account is 6 or more on any given day

### ► What if I want FIRST MIDWEST BANK OF DEXTER 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, call (573) 624-3571, visit [www.onemidwest.com](http://www.onemidwest.com), or complete the form below and present it at a branch, or mail it to: First Midwest Bank, 819 BUS HWY 60, Dexter, MO, 63841

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\_\_\_\_\_ I do not want FIRST MIDWEST BANK OF DEXTER to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ I want FIRST MIDWEST BANK OF DEXTER to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Date:

Account Number:

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## Right to Revoke Consent

If you have given your consent to have FIRST MIDWEST BANK OF DEXTER authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying FIRST MIDWEST BANK OF DEXTER as follows:

Call Customer Service at (573) 624-3571 or come by one of our branches.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)