

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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings and checking account or to a line of credit, 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
- 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 THE BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30.00 each time we pay an overdraft.
- If your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$5.00 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

WHAT IF I WANT THE 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 your local branch and sign the opt-in form
- OR, Complete the form below and present it at any of our locations or mail it to:

If you're a Colorado customer

Community Banks of Colorado
5570 DTC Parkway
Greenwood Village, CO 80111

If you're a California customer

Community Banks of Northern California
52140 W. Grant Line Rd.
Tracy, CA 95377

Bring this form to any Community Banks branch, or mail it to the address shown above.



NO, I do not want Community Banks to authorize and pay overdrafts on my ATM and everyday debit card transactions.

YES, I want Community Banks to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____