

**Important Information to know about Overdraft Protection Coverage<sup>sm</sup>**

*An explanation of standard overdraft practices*

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Your overdraft can be covered in two ways:

1. We have standard overdraft practices that come with your account, Overdraft Protection Coverage<sup>sm</sup>.
2. We also offer overdraft protection plans which may be less expensive than our standard overdraft practices, such as a link to a savings account, a money line, or home equity line of credit. *To learn more about these plans, please ask your personal banker.*

**What standard overdraft practices come with your 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 do so by choosing Extended Overdraft Protection Coverage<sup>sm</sup>:

- 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 everyday debit card or ATM transaction will be declined.**

**What fees will you be charged if First American Bank pays your overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$30 each time we pay an overdraft.
- There is no limit on the total fees you can be charged for overdrawing your account with multiple transactions.

**What should you do if you want First American Bank to authorize and pay overdrafts on your ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, choose Extended Overdraft Protection Coverage<sup>sm</sup>. Complete the form below and take it to your nearest First American Bank or mail it to:

Extended Overdraft Protection Coverage<sup>sm</sup> Service  
 First American Bank Deposit Operations  
 P. O. Box 71155  
 Clive, Iowa 50325



*You will receive written confirmation of your enrollment in Extended Overdraft Protection Coverage<sup>sm</sup> service. If you do not receive confirmation, you may not be enrolled, please contact your personal banker.*

**First American Bank Extended Overdraft Protection Coverage<sup>sm</sup> Enrollment Form**

- Yes, I want First American Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. *(Five business days required for activation of service.)*
- No, I do not want First American Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I have previously authorized First American Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions, but now choose to revoke that consent.

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Account Number: \_\_\_\_\_

Internal Use:

\_\_\_\_\_  
Banker Name

\_\_\_\_\_  
Branch No.