



What you need to know about Overdrafts and Overdrafts 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 overdraft in two different ways:

- We have a standard overdraft practice that is offered with certain checking products
- We also offer Overdraft Protection such as a link to a savings account, or Overdraft Line of Credit, which may be less expensive than our standard overdraft practices. To learn more about our Overdraft Protection or Overdraft Line of Credit, please see a bank representative.

This notice explains our standard overdraft practices

➤ **What are the standard overdraft practices that are offered with certain products?**

- 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 Fidelity Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- There is a limit of up to \$175 that we will charge you in overdraft fees per day, per account. An unlimited number of NSF fees can be charged to your account per day.
- We will not charge you an overdraft fee if the item is \$5 or less, or if your balance at the end of the business day goes negative between \$0 and \$5.

➤ **What if I want Fidelity 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, complete the form below and present it to a branch employee, mail it to the address listed below or visit our website at www.bankwithfidelity.com, clicking the Overdraft Program Authorization link and completing the form electronically. If you wish to revoke your previous consent at any time, complete the form by selecting the box you “do not” want Fidelity to pay any overdrafts. You are able to complete the revocation by person, website or mail.



Phone 800.220.2497 • www.bankwithfidelity.com
Fidelity Bank • Attn: Retail Service and Support Department
P.O. Box 5990 • Metairie, LA 70009





Opt In Consent Form

_____ I **DO NOT** want Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I **DO** want Fidelity Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print Name: _____

Print Name: _____

Print Name: _____

Print Name: _____

Print Name: _____

Date: _____

Account Number: _____

Customer Signature: _____



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