

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 Dollar Bank pays it anyway.

We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account and are detailed below.
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. A Dollar Bank representative can tell you more 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 and other transactions made using your checking account number.
- Automatic bill payments, including those made using your debit or ATM card.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below).

- Everyday debit card transactions (one-time purchase or payment transactions).
- ATM withdrawal 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 Dollar Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee up to \$36 each time we pay an overdraft, with a limit of four (4) charges per day.
- We will not charge you a fee when we pay an overdraft on a transaction or item that is \$4.99 or less.
- If your account remains negative for a period of 7 consecutive calendar days, you will be assessed a fee of \$25 on the 7th consecutive day. This fee is in addition to any Overdraft Fees.

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

If you want us to authorize and pay overdrafts on ATM withdrawals and everyday debit card transactions, call 1-877-893-4230, visit Dollar.Bank/Options or stop by your local Dollar Bank office.

