GREEN BANK

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 one or more overdraft protection plans, such as a line of credit or a link to another 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 and other transactions using your checking account number
- Automatic bill payments

Commencing August 15, 2010, 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 Green Bank, N.A. pays my overdraft?

Under our standard overdraft practices:

- We charge a fee of $30.00 each time we pay an overdraft.
- The maximum number of overdraft fees that we can assess is limited to 10 per day.

What if I want Green Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800-316-7572, complete the form below and mail it to us, or deliver it to us at one of our branch offices.

_____ I want Green Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

_____ I do not want Green Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

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