OVERDRAFT PROTECTION

CCB CONVERSE COUNTY BANK

Converse County Bank will not be able authorize and pay overdrafts unless you "Opt In."

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

1. **Standard overdrafts practices** come with your account. We authorize and pay overdrafts for the following types of transactions:
   - Checks and other transactions made using your checking account number
   - Automatic bill payments

2. **Overdraft privilege plans**, such as a line of credit, which may be less expensive than standard practices.

   We will not authorize or pay overdrafts for the following types of transactions unless you ask.
   - ATM transactions
   - Everyday debit card transactions

What fees will I be charged if Converse County Bank pays my overdraft?

Under our standard overdraft practices we charge a fee up to $30.00 each time we pay an overdraft. We will **NOT** charge you a fee for any item under $10.00 or if overdraft balance is less than $10.00. We have placed a maximum limit of $120 per day on the total fees we will charge you for overdrawing your account, no matter how many items are overdrawn that day.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below.

_____

ACCOUNT NAME

_____

SOCIAL SECURITY NUMBER

_____

E-MAIL ADDRESS

_____

ADDRESS

_____

ACCOUNT NAME

_____

SOCIAL SECURITY NUMBER

_____

E-MAIL ADDRESS

_____

CITY   STATE   ZIP

This confirmation acknowledges your election to **OPT-IN** to our institution's payment of ATM and everyday debit card transactions. Even though you have authorized us to pay overdrafts for ATM transactions and 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.

_____

AUTHORIZED SIGNER

_____

AUTHORIZED SIGNER

You may revoke your election to opt-in to our institution's payment of ATM and everyday debit card transactions at any time by sending a request in writing to the bank at PO Box 689, Douglas, WY 82633.

Thank you for using the Converse County Bank website

EQUAL HOUSING OPPORTUNITY