

# DON'T BE LEFT OUT



## 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 overdraft protection plans, such as a VIP credit line (credit approval required) or a link to a savings 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 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 we pay your overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$25 each time we pay an overdraft.
- There is a maximum limit of five overdrafts fees per day.
- No overdraft fees will be charged if the total overdraft balance in your account is less than \$10.

### ➤ **What if I want to authorize you to pay my overdrafts on ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call our 24-hour hotline at (913)233-5308, or complete the form below and deliver to any of our branches, or mail to: Valley View Bank, ATTN: Customer Service, 7500 W. 95th Street, Overland Park, KS 66212 or fax it to us at (913)381-1192.

***Please retain for future reference.***

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**\_\_\_\_\_ I authorize you to pay overdrafts on my ATM and everyday debit card transactions for all accounts tied to my debit card. I understand this authorization also applies to all debit card holders on my account(s). This change takes effect on August 15, 2010. If you opt in now and change your mind, you can revoke your authorization on or after August 15, 2010. It takes two business days to opt in or opt out of this service.**

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

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

Primary Checking Account Number: \_\_\_\_\_

***This opt-in will apply to all current and future checking accounts linked to your debit card.***

*No action is needed if you do NOT wish to authorize us to pay overdrafts for ATM withdrawals and everyday debit card transactions. If funds are not available at the time of purchase or ATM withdrawal, your transaction will be declined.*

