



What you need to know about Overdrafts and Overdraft Fees.

An overdraft occurs when you do not have enough money in your available balance to cover a transaction (meaning at the time we pay and post the 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 link to another account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more about these plans, please ask us.

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
• Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM Transactions
• One-time 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 TruStone Financial pays my overdraft?

Under our standard overdraft practices

- We will charge you a fee of \$30 each time we pay an overdraft.
• There is a limit of six overdraft fees we will charge you for overdrawing your account per day.
• You will not be assessed a fee if the available balance was sufficient at the time we authorized a one-time debit card transaction even if your available balance is insufficient at the time we pay and post the transaction.

What if I want TruStone Financial to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions; you need to fill out and sign an Overdraft Privilege Consent Form, which you can obtain at any branch, online at www.TruStone.org (under Privacy and Disclosures) or call us at 800.862.1998 and we will provide a consent form to you. Please sign and return the Overdraft Privilege Consent Form to TruStone Financial Attention: Operations, 14601 27th Avenue North, Suite 104, Plymouth, MN 55447. You may revoke your authorization for TruStone Financial to pay these overdrafts at any time, either verbally or in writing, by visiting a branch location, calling us at 800.862.1998 or by mailing in a written and signed request to TruStone Financial Attention: Operations, 14601 27th Avenue North, Suite 104, Plymouth, MN 55447.

I still have questions on my overdraft options, where can I obtain more information?

Please call us at 800.862.1998 or visit a branch location for assistance.

[ ] I do not want TruStone to authorize and pay overdrafts on my ATM and one-time debit card transactions.

[ ] I want TruStone to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Member Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

X \_\_\_\_\_

\_\_\_\_\_

Member Signature

Date