

What You Need to Know about Overdrafts and Overdraft Fees

Effective – August 15, 2010

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 link to a savings account or Signature Line 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 Soy Capital Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29.99** each time we pay an overdraft.
- Also, if your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$5.49 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Soy Capital Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 217-428-7781, visit SOYBANK.COM, complete the form below and present it at a branch or mail to Soy Capital Bank, 1501 E. Eldorado, Decatur, IL 62521.

 I want Soy Capital Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Soy Capital Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Customer Name (printed): _____ Date: _____

Account Number: _____

Customer Signature: _____