

OVERDRAFT SERVICES CONSENT FORM



PO Box 430, Ozona, TX 76943 / www.ozonabank.com
(325) 392-1300 / info@ozonabank.com

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 different ways:

- We have standard overdraft practices that come with your account.

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
- ACH Transactions
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- Automatic bill payments
- ACH Transactions

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 OZONA BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- No Overdraft or NSF fee will be charged on de minimis overdrafts. De minimis overdrafts, for this policy, means transactions that create a total overdraft balance of \$10.00 or less..

WHAT IF I WANT OZONA 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 (512)847-8218 or (877)847-8250, visit WWW.OZONABANK.COM, or complete the form below and present it at any of our locations or mail it to:

OZONA BANK
PO BOX 528
WIMBERLEY, TX 78676-0528

☐ I do not want Ozona Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ I want Ozona Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature:

Printed Name:

Title:

Date:

Account Number:

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH OZONA BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at Ozona Bank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our Ozona Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have Ozona Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____