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 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:

- 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 Greenfield Banking Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of $25 each item we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➢ What if I want Greenfield Banking Company to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorized and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at any branch or mail it to:

Greenfield Banking Company
P O Box 587
Greenfield, IN 46140

For more information, please call 317-462-1431

This authorization is effective the first business day following receipt of the completed form.

The following is my authorization choice for my account(s) (listed below)

_____ I do not want Greenfield Banking Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Greenfield Banking Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____ Date: _____

Account Number(s): _____ _____

_____ _____