

What You Need to Know about Overdrafts and Overdraft Fees
For ATM and Everyday Debit Card Transactions

An overdraft occurs when you do not have enough money in your account to cover a transaction, but MIDFLORIDA pays it anyway. We can cover your overdrafts in two different ways:

- MIDFLORIDA has standard overdraft practices that come with your account.
- 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.

What are the standard overdraft practices that come with my account?

MIDFLORIDA does authorize and pay overdrafts for the following types of transactions available 30 days after account opening:

- Checks and other transactions made using your checking account number
- Automatic bill payments

MIDFLORIDA will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

MIDFLORIDA pays overdrafts at our discretion which means we do not guarantee that we will always authorize and pay any type of transaction.

If MIDFLORIDA does not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if MIDFLORIDA pays my ATM and everyday debit card overdrafts?

Our standard overdraft practices are:

- The first occurrence in a given month will be charged \$10.
- Any additional occurrences within that same month will be \$30.
- Also, if your account is overdrawn for three or more consecutive days, we will charge an additional \$5 per day beginning the fourth day

There is no limit on the total fees MIDFLORIDA can charge you for overdrawing your account.

Please note: Any account owner, whether primary or joint, can authorize or revoke this service.

Please complete this form for each account number
and mail to PO Box 8008, Lakeland, FL 33802
or bring it to any MIDFLORIDA branch.

Member Name: _____ Account Number: _____ Sub _____

Address: _____ Date: _____

City: _____ State: _____ Zip: _____

To opt in, please select the option below and sign.

- I want MIDFLORIDA to authorize and pay overdrafts on my ATM and everyday debit card transactions
- I do not want MIDFLORIDA to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name

Signature

To revoke this agreement, check the box below and sign.

- I revoke the earlier consent for the payment of overdrafts on ATM and everyday debit card transactions on the account(s) identified.

Name

Signature