



ATM & Debit Card Holders must Opt-in or Opt-out  
What You Need to Know about Overdrafts and Overdraft Fees  
This notice explains our standard overdraft practices.

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.

➤ **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 type of transactions unless you ask us (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.

➤ **What fees will I be charged if WoodTrust Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive calendar days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge for overdrawing your account.

➤ **What if I want WoodTrust 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 715-423-7600, visit [www.woodtrust.com](http://www.woodtrust.com), or complete the form below and present it at a branch or mail it to:

**WoodTrust Bank • PO Box 8000 • Wisconsin Rapids, WI 54495-8000**

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

Printed Name: \_\_\_\_\_

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

Signature: \_\_\_\_\_

Date: \_\_\_\_\_