

New federal regulations now require customers to opt-in for overdraft protection on their ATM and everyday debit card transactions. These rules are effective August 15, 2010 for existing customers.

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

After August 15, 2010, we 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

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 Porter Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$33.00 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$33.00 each 5 business days.
- There is NO LIMIT to the total fees we can charge you for overdrawing your account.

What if I want Porter Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions? If you want us to authorize and pay overdrafts on ATM and everyday debit card transaction, call 888-563-3312, complete the form below and present it at one of our branches or mail it back,

or send a secure email to bookkeeping@porterstatebank.com and include your name, last four digits of account number, the date, a statement that says, "I want Porter Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions." and include the answers to your challenge questions of 1) Mother's maiden name, 2) place you were born, and 3) the street you grew up on.

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

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

Print Name

Last four digits of account number

Signature

Date



230 Lincoln St, Porter IN 46304 -- 219-926-2136, Option 5