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## 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 or checking account, or a Line of Credit Agreement for those qualified. This 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 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 BankPlus pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$36 each time we pay an overdraft.
- We will assess no more than 5 OD fees per account per day.
- Also, if your account is overdrawn on any day, you will be charged a fee equal to the overdrawn amount multiplied by a daily periodic rate of 00.02191%.
- We will not assess an OD fee if the balance available to pay items is overdrawn by less than \$5.00. However, if the balance available to pay items is overdrawn by \$5.00 or more, we will charge for every item that causes the negative balance up to the maximum of 5 OD fees per day per account.

### What if I want BankPlus 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 transactions, visit any BankPlus office, call Customer Service @ 1-888-811-PLUS(7587), visit [www.BankPlus.net](http://www.BankPlus.net), or mail your request to BankPlus, 385A Highland Colony Pkwy, Suite 110, Ridgeland, MS 39157.