



# 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

Effective July 1, 2010 for new customers and August 15, 2010 for current customers, we will 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 Texas Star Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$20** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Texas Star 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 transactions, call, or complete form and fax or bring it by your local branch.

## OPT-IN FORM

Effective July 1, 2010

- I **DO NOT WANT** Texas Star Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I **WANT** Texas Star Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Account Number (One account per form—please photocopy for additional accounts.) \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

Please contact Texas Star Bank at 1-800-505-5234 or visit any of our locations as we would be happy to answer any questions you may have.

**If this form is not returned, we must assume that you DO NOT WANT Overdraft Protection to cover your ATM and everyday debit card transactions. This service will then be removed effective August 15, 2010.**

FOR INTERNAL USE ONLY

Date Received \_\_\_\_\_

Date Processed \_\_\_\_\_

Initials \_\_\_\_\_

1-800-505-5234  
TexasStarBank.com



Banking, Texas Style.