

OVERDRAFT SERVICES CONSENT FORM

401 North Hershey Road
Bloomington, Illinois 61704
www.hbtbank.com



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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Reserve Line and Overdraft Transfer Service 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
- Recurring debit card transactions(example: monthly membership dues)

We do 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 HEARTLAND BANK AND TRUST COMPANY PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- There is a limit of \$133.00 on the total fees we can charge you for overdrawing your account per day.
- If your account is overdrawn for more than three business days, you will be assessed a daily overdraft charge of \$5 beginning the 4th business day, and each business day thereafter the account remains overdrawn.

WHAT IF I WANT HEARTLAND BANK AND TRUST COMPANY 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 (888)897-2276 or complete the form below and present it at any of our locations or mail it to:

Heartland Bank
PO Box 67
Bloomington, IL 61702-0067

____ I do not want Heartland Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want Heartland Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH HEARTLAND BANK AND TRUST COMPANY TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at Heartland Bank and Trust Company to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our Heartland Bank and Trust Company locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have Heartland Bank and Trust Company pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Account Number(s): _____