

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Financial Institution: Guaranty Bank & Trust, N.A.
100 W. Arkansas St.
Mount Pleasant, TX 75455

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

We do 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 Guaranty Bank & Trust, N.A. pays my overdraft?

Under our standard overdraft practices:

- The bank will not charge you a fee if the item(s) that are paid results in your account being overdrawn between \$0.01 and \$10.00 at the end of the business day.
- The bank will charge you a fee of \$14.50 each time we pay an item drawn against non-sufficient funds when the amount of the item is less than \$20.00 and is paid within your designated overdraft limit.
- The bank will charge you a fee of \$29.00 for all other items paid or returned when drawn against non-sufficient funds.
- The maximum daily amount of fees the bank will charge you for overdrawing your account is \$145.00.