

## 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 overdraft 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 personal line of credit, 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 will not be able to pay overdrafts for the following types of transactions unless you check "Yes" 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 BE CHARGED IF STOCK YARDS BANK PAYS MY OVERDRAFT?

Under our Standard Overdraft Practices:

- We will charge you a fee of \$35 each time we pay an overdraft (up to six per day).
- Also, if your account is overdrawn for 11 or more consecutive business days, we will charge an additional \$5 per day.
- If you continually overdraw your account, there is no limit on the total fees you may incur.

### WHAT IF I WANT STOCK YARDS 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** us at (502) 625-2463 or (502) 625-0816, we'll complete the necessary Opt-In form for you.

Or you can check "**Yes**" on the Agreement Form below.

- » **MAIL** the Agreement Form with the postage paid return envelope, or
- » **BRING** it to any Stock Yards Bank branch.



### ATM/DEBIT CARD OVERDRAFT OPT IN AGREEMENT FORM

STOCK YARDS BANK & TRUST COMPANY  
ATTN: OVERDRAFT PRIVILEGE DEPARTMENT  
P.O. BOX 36549  
LOUISVILLE KENTUCKY 40233-9969

PLEASE CHECK ONE BOX TO INDICATE YOUR PREFERENCE, AND WRITE CURRENT DATE BELOW:

**NO!** I **do not** want Stock Yards Bank to authorize and pay overdrafts on my ATM and everyday Debit Card transactions

**YES!** I want Stock Yards Bank to authorize and pay overdrafts on my ATM and everyday Debit Card transactions

PRINTED NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_