

Choose an overdraft option

An overdraft occurs when you don't have enough money in your account to cover a transaction, but we pay it anyway.

Here are two options:

Keep: Bill payments and checks

This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.

Or switch to: All transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.

ATM overdraft fee	No fee	\$34
Debit card overdraft fee	No fee	\$34
Online bill payment overdraft fee	\$34	\$34
Check overdraft fee	\$34	\$34
Maximum number of fees	6 overdraft fees per day	6 overdraft fees per day
Negative balance fee	After you overdraft, we charge \$5 every fifth business day if your account stays negative.	After you overdraft, we charge \$5 every fifth business day if your account stays negative.

 Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.

 For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft. For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

Account ending in 1022

Printed name _____

Signature _____

Date _____

Mail to

FICUS BANK
123 MAIN ST
DES MOINES, IA 50319



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To keep the current option:

There is nothing you need to do. You will not pay overdraft fees on ATM withdrawals or debit card transactions.

To switch to all transactions option: Please complete this form.

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

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Signature _____

Date _____

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DES MOINES, IA 50319



Choose an overdraft option

What happens when there's not enough money in your account

You have two options:	Keep: Bill payments and checks	Or switch to: All transactions																
ATM overdraft fee	No fee	\$34																
Debit card overdraft fee	No fee	\$34																
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Negative balance fee	After you overdraft, we charge \$5 every fifth business day if your account stays negative.	After you overdraft, we charge \$5 every fifth business day if your account stays negative.																
Compare options with these examples	<p>Example: You plan to spend \$25 at the store using your debit card</p> <table border="0"> <tr> <td>Your account has</td> <td style="text-align: right;">\$10</td> </tr> <tr> <td>Your transaction is declined because there's not enough money in your account</td> <td style="text-align: right;">- \$0</td> </tr> <tr> <td>Overdraft fees</td> <td style="text-align: right;">- \$0</td> </tr> <tr> <td>You still have</td> <td style="text-align: right;">\$10</td> </tr> </table>	Your account has	\$10	Your transaction is declined because there's not enough money in your account	- \$0	Overdraft fees	- \$0	You still have	\$10	<p>Example: You spend \$25 at the store using your debit card</p> <table border="0"> <tr> <td>Your account has</td> <td style="text-align: right;">\$10</td> </tr> <tr> <td>Your transaction's approved even though there's not enough money in your account</td> <td style="text-align: right;">- \$25</td> </tr> <tr> <td>Overdraft fees</td> <td style="text-align: right;">- \$34</td> </tr> <tr> <td>You now have</td> <td style="text-align: right;">— \$49</td> </tr> </table>	Your account has	\$10	Your transaction's approved even though there's not enough money in your account	- \$25	Overdraft fees	- \$34	You now have	— \$49
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Keep bill payment and checks option I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

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DES MOINES, IA 50319



Choose an overdraft option

REVIEW OVERDRAFT-RELATED FEES

\$34 per overdraft

An overdraft occurs when you don't have enough money for a transaction, but we pay it anyway.

Up to 6 overdraft fees/day

Six overdraft fees is \$204.

\$5 negative balance fee

After you overdraft, we charge \$5 every fifth business day if your account stays negative.



Link an account to lower your fees. You can link this account to a savings account, credit card, or line of credit. We'll use the money from the linked account to pay transactions that overdraw your account.



For more information about your options, call Ficus Bank at 800-435-7000 or visit FicusBank.com/overdraft. For tools to help you make your overdraft decision, Visit consumerfinance.gov/overdraft. (español | 中文 | ...)

DECIDE WHEN WE COVER YOUR OVERDRAFTS

Keep: Bill payments and checks

This option comes with your account. We generally let your online bill payments and checks go through and decline your debit card transactions and ATM withdrawals.

Online bill payment overdraft fee	\$34
Check overdraft fee	\$34
Debit card transaction attempt	No fee
ATM withdrawal attempt	No fee

Or switch to: All transactions

If you switch to this option, we may also authorize ATM withdrawals and debit card transactions that overdraw your account. If we do, we'll charge an overdraft fee.

Online bill payment overdraft fee	\$34
Check overdraft fee	\$34
Debit card transaction overdraft fee	\$34
ATM withdrawal overdraft fee	\$34

Keep bill payment and checks option

I will not pay overdraft fees on ATM withdrawals or debit card transactions.

Switch to all transactions option

I understand that Ficus Bank may authorize any transaction even if it overdraws my account. I will be charged \$34 for each overdraft.

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