

# COMANCHE NATIONAL BANK

## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An **overdraft** occurs when a customer does not have enough money in his/her account to cover a transaction, but a bank pays it anyway. Comanche National Bank wants to assist our customers with this process in two different ways:

1. We have **standard overdraft practices** that come with most transaction accounts.
2. We also offer **other overdraft protection options** such as our discretionary Overdraft Privilege plan for those customers that qualify or an automatic transfer set up between your transaction account and another one of your accounts with us.

### **STANDARD OVERDRAFT PRACTICES**

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 (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, even with your signed, opt-in consent.

If we **do not** authorize and pay an overdraft, the transaction will be declined.

### **FEES CHARGED IF COMANCHE NATIONAL BANK PAYS AN OVERDRAFT**

Under our standard overdraft practices:

- We will charge a fee of up to **\$25** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge for overdrawing your account.

### **WITH YOUR CONSENT, COMANCHE NATIONAL BANK, MAY, AT OUR DISCRETION, AUTHORIZE AND PAY OVERDRAFTS ON ATM AND EVERYDAY DEBIT CARD TRANSACTIONS**

To consent please contact us in one of the following ways:

- **Visit our website** at [www.comanchenational.com](http://www.comanchenational.com) to access the “Opt-in” button
- **Call a customer service specialist** at your local branch (see phone numbers below)
- **Complete the form below** and return it to your local branch

COMANCHE ♦ 325-356-2577

TOLL FREE ♦ 877-888-8262

SANTO ♦ 940-769-3611

PALO PINTO ♦ 940-659-3611

MINGUS ♦ 254-672-5910

MILLSAP ♦ 940-682-4129

COOL ♦ 940-682-9212

JACKSBORO ♦ 940-567-2197

\_\_\_\_\_ I **do** want Comanche National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **I understand that, if I have been approved for an Overdraft Privilege plan, my available ODP balance may be accessed due to this authorization. I agree to the standard overdraft charges that may apply. I also understand that I have the right to revoke my decision to opt-in at any time.**

\_\_\_\_\_ I **do not** want Comanche National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **By choosing this option any non-sufficient ATM and everyday debit card transactions will be declined.**

Printed Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number(s) associated with my Debit Card(s): \_\_\_\_\_

