

OVERDRAFT SERVICES CONSENT FORM



What You Need to Know about Overdrafts and Overdraft Fees

It is Oak Valley/Eastern Sierra Community Bank's ("we, us, or our") policy to comply with applicable laws, rules and regulations, and to conduct business in accordance with strict safety and soundness standards. A non-sufficient funds (overdraft/negative balance) may result from: A) The payment of checks, electronic funds transfers, or other withdrawal requests you initiate; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) Charging your account for our applicable service charges and fees; E) The deposit of items to your account which, according to our Funds Availability Policy, are treated as not yet "available" or "finally paid." We are not obligated to pay any item initiated for payment against your account if your account does not contain sufficient collected funds. 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 savings account or an overdraft line of credit (Ready Reserve) 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 (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 OAK VALLEY COMMUNITY BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- There is a limit of \$360.00 on the total fees we can charge you for overdrawing your account per day.
- We will charge you a fee of \$29, \$33, or \$36 each time we pay an overdraft, depending on frequency of occurrence in the previous 12 months (see Schedule of Fees). There is a 10 per day limit on the total number of fees above which we can charge you for overdrawing your account.

WHAT IF I WANT OAK VALLEY COMMUNITY BANK 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 (866)844-7500, visit www.ovcb.com/odoptions, or complete the form below and present it at any of our locations or mail it to:

125 North Third Avenue, Oakdale, CA 95361



I do not want OAK VALLEY COMMUNITY BANK to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want OAK VALLEY COMMUNITY BANK to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____
Printed Name: _____
Title: _____
Date: _____
Account Number: _____

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH OAK VALLEY COMMUNITY BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

To revoke your authorization at OAK VALLEY COMMUNITY BANK 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 OAK VALLEY COMMUNITY BANK 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 OAK VALLEY COMMUNITY BANK pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____
Printed Name: _____
Title: _____
Date: _____
Account Number(s): _____

