



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. This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices that come with my account?**

We do not authorize and pay overdrafts for any type of transaction unless you ask us to do so.

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 Directo pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$15.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Directo to authorize and pay overdrafts on ATM, every day debit card and ACH transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 770.242.6000, visit www.mydirectocard.com, or complete the form below and fax to 770.810.6570 or mail it to: 3091 Governors Lake Dr. Suite 300, Norcross, GA 30071.

 I do not want Directo to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Directo to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number: _____