



## 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 overdrafts 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 link to a savings 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.
- ACHs

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. 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 WNB Financial Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$31** each time we pay an overdraft.
- If your account is overdrawn for 3 or more consecutive business days, we will charge \$3 per day the account remains overdrawn.
- We May Charge a maximum of \$248 per day.

➤ **What if I want WNB Financial 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 507-454-8800, visit [www.WNBFinancial.com](http://www.WNBFinancial.com), or complete the form below and present or mail it to: WNB Financial, P.O. Box 499, Winona, MN 55987.

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

Printed Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

Signature: \_\_\_\_\_ Date \_\_\_\_\_

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