



Everyday Debit/ATM Card Transaction Overdraft Coverage **Opt-In Notice**

This notice is being provided to you as required by Federal Law to inform you of Citywide Banks overdraft practices and your overdraft 'opt-in' options.

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 an overdraft line of credit (*Ready Resource*), 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 debits made using your checking account number
- Automatic bill payments/recurring debit card transactions

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 Citywide Banks pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$33 (effective 7/1/10) each time we pay an overdraft.**
- Overdrafts covered via *Bounce Protection Overdraft Privilege* are limited to 3x per day and a maximum fee of \$99 per day.
- There is no limit on the total fees we can charge you for overdrawing your account outside of *Bounce Protection Overdraft Privilege*.

What if I want Citywide Banks to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, [click here to complete and submit Overdraft Coverage Opt-In Form online.](#)

Please call 303-365-3650 or visit <http://www.CitywideBanks.com> for alternate ways to 'Opt-In'.