

What You Need to Know about Overdrafts and Overdraft Fees Revision of Federal Regulation E

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 may come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit, 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 may 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 we will always authorize and pay any type of transaction.

If we do not authorize and pay any overdraft, your transaction will be declined.

* **What fees will I be charged if First Financial Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$ 35.00 each time we pay an overdraft.
- There is a 5 per day limit on the total fees we can charge you for overdrawing your account.

* **What if I want First Financial 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 1-888-588-2623 or complete the form below and present it at any of our office locations, or mail it to: Debit Card Opt-In; C/O First Financial Bank; P.O. Box 701; Abilene, Texas 79604.

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

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

I understand I have the right to revoke my consent decision at any time using a delivery method mentioned above. First Financial Bank will implement my revocation of consent as soon as reasonably practicable.

Printed Name: _____

Customer Signature: _____

Account Number: _____

Date Signed by Consumer: _____ Date Received by Bank: _____