

**Due to Changing Government Regulation,
If You Want to Keep the Overdraft Coverage on
Your Debit Card, You Must Respond Immediately**



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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Beginning August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you opt-in two business days before you anticipate the need to use your overdraft protection (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 Ossian State Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we may charge an additional fee.
- There is currently no limit on the total fees we can charge you for overdrawing your account.

What if I want Ossian State 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 260-622-4141 or complete the form below and present it at a branch, mail it to: Ossian State Bank, P.O. Box 325, Ossian, IN 46777, fax it to 260-622-6142, or e-mail your choice along with the last 4 digits of your account number to: eservices@ossianstatebank.com.

<input type="checkbox"/> I want Ossian State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. Printed Name: _____ Date: _____ Account Number: _____	<input type="checkbox"/> I want Ossian State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. Printed Name: _____ Date: _____ Account Number: _____	<input type="checkbox"/> I want Ossian State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. Printed Name: _____ Date: _____ Account Number: _____
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If you determine in the future that you DO NOT want us to continue paying overdrafts on your ATM and everyday debit card transactions, you have the right to revoke your decision by calling, writing, faxing, e-mailing, or stopping by the Bank to inform us.