



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An Overdraft occurs when your account has insufficient funds to cover a transaction; however, the Bank pays it. Listed below are two (2) ways that the Bank can cover your overdrafts:

1. Standard Overdraft Practices that come with your account (OOPS!™); and
2. Overdraft Protection Plans, such as a link to a savings account (\$10.00 Sweep Transfer Fee applies) or if you qualify, to a line of credit, which may be less costly than our standard practices. To learn more, ask us about these plans.

Listed below are the Bank's Standard Overdraft Practices:

- **Standard Overdraft Practices that come with your Account**
 - The Bank authorizes and pays overdrafts for the following Types of Transactions:
 - Checks and other transactions made using your Checking Account Number
 - Automatic Bill Payments
 - The Bank does not authorize and pay overdrafts for the following Types of Transactions, unless you request the Bank to do so (See Below):
 - Everyday Debit Card Transactions
 - ATM Card POS (Point of Sale) Transactions

The Bank pays overdrafts at its discretion, meaning that we do not guarantee authorization and payment of *all* types of transactions. If the Bank does not authorize and pay an overdraft, your transaction will be "*Declined*"

- **Fees charged if Mansfield Bank pays an overdraft:**
 - Under our Standard Overdraft Practices:
 - The Bank will charge a Fee up to \$33.00 (see **Personal Fee Schedule**) each time an overdraft is paid
 - There is a limit of six (6) Total Fees per day that the Bank can charge for overdrawing your Account
- **If you authorize Mansfield Bank to pay overdrafts on your everyday Debit Card and ATM Card POS Transactions:**
 - Please call 508-851-3600 or complete the Form below and forward it to a Bank Representative at one of our five Branch locations. If you prefer, mail it to Mansfield Bank, Attn: Deposit Operations, 80 North Main Street, Mansfield, MA 02048.

_____ I want Mansfield Bank to authorize and pay overdrafts on my everyday Debit Card or ATM POS transactions.

Printed Name: _____

Signature: _____

Date: _____

Account #: _____