

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 Rabobank savings account or an overdraft 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 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.
- Automatic bill payments.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always be able to 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 Rabobank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.
- If your account remains overdrawn, there is a per day charge of \$5 starting on the 5th day through day 15 if the amount overdrawn is greater than \$5.
- You will not be charged more than \$140 in overdraft fees per day.

What if I want Rabobank 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, you must do one of the following:

1. Call us toll free at (800) 942-6222.
2. Mail a letter to:
Customer Care
Rabobank, N.A.
P.O. Box 6010
Santa Maria, CA 93456-6010
3. Acknowledge below your desire to authorize us to pay ATM and everyday debit card transactions by signing this form and delivering it to a new accounts representative at any Rabobank branch.

Yes, I want Rabobank to authorize and pay overdrafts on my ATM and everyday debit card transactions on the account I have listed below. I understand that fees may be assessed as specified in this document.

Account #: _____

Signature

Date

Print Name