

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 another 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 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 that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your check will be returned or your transaction will be declined. On returned checks, you will be charged a \$25 fee and additional merchant fees may apply.

What fees will I be charged if Kleberg Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** each time we pay an overdraft.
- The maximum amount of overdraft fees that may be assessed in a day is \$125.

What if I want Kleberg Bank to authorize and pay overdrafts on ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call Kingsville at (361) 592-8501 or Corpus Christi at (361) 850-6800 or complete the form below and return it at a banking center, or mail it to:

Kleberg Bank
Attn: Deposit Operations
P.O. Drawer 911
Kingsville, TX 78364

Opt-Out - I do not want Kleberg Bank to authorize and pay overdrafts for ATM and debit card transactions.

Opt-In - I want Kleberg Bank to authorize and pay overdrafts for ATM and debit card transactions on the following accounts (**please list**): _____

Signature: _____

Date: _____

Printed Name: _____