

**Opt – In Form**

**What you need to know about Overdrafts and Overdraft Fees at Sierra Central**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We 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 **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):

- Everyday debit card transactions (point-of-sale 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 Sierra Central pays my overdrafts?**

Under our standard overdraft practices:

- We will charge you a fee up to **\$25.00** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Sierra Central to authorize and pay overdrafts on everyday debit card transactions?**

If you want us to authorize and pay overdrafts on your everyday debit card transactions complete the form below and return by mail or deliver to a local branch: (initial your choice):

For more information call 1-800-222-7228 or visit us online at [www.sierracentral.com](http://www.sierracentral.com).

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***Please note that you may reinstate or revoke your Opt-In, or Opt- Out decision at any time.***

\_\_\_\_\_ **I DO NOT** want Sierra Central to authorize and pay overdrafts on my everyday debit card transactions.

\_\_\_\_\_ **I DO WANT** Sierra Central to authorize and pay overdrafts on my everyday debit card transactions.

Printed name: \_\_\_\_\_ Signature: \_\_\_\_\_

Email address: \_\_\_\_\_ Mobile Phone Number: \_\_\_\_\_

[Account Number]: \_\_\_\_\_ Date: \_\_\_\_\_

**IMPORTANT!!.....Return this form in the enclosed envelope as soon as possible.**