

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below)

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 or line of credit, which may be less expensive than our standard 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 transaction will be declined.

- **What fees will I be charged if Sunset Bank & Savings pays my overdraft?**
 - Under our standard overdraft practices:
 - We will charge you a fee up to \$30.00 each time we pay an overdraft.
 - Also, if your account is overdrawn for 2 or more consecutive business days, we will charge an additional \$5.00 per day.
 - There is a limit of \$120 per day for in overdraft fees we can charge you for overdrawing your account. This does not include the consecutive day fee which will continue to be charged until the account becomes positive.
- **What if I want Sunset Bank & Savings 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, complete the form below and present it at a branch or mail it to 521 W. Sunset Dr. Waukesha, WI 53189.

_____ I do not want Sunset Bank & Savings to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Sunset Bank & Savings to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____