



Date: _____

Overdraft Privilege and Reg. E Opt-In/Opt-Out Form

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 overdraft in two different ways:

1. We have standard overdraft practices you must Opt In to receive (please see below)
2. We also offer overdraft protection plans, such as a link to a savings account (Sweep Protection), which may be less expensive than our standard overdraft practices. The current fee is \$5 per sweep (there is a maximum of 1 sweep fee assessed a day)

➤ **What are the standard overdraft practices that come with my account, if I Opt In?**

We **do** authorize and pay overdrafts for the following types of transactions:

- Checks and other transaction 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:

- ATM transactions
- Everyday debit card transactions (there may be circumstances where these transactions will be paid regardless of the option selected)

Whether your overdraft will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you have too many overdrafts. Additional details are provided in our Overdraft Privilege Disclosure.

➤ **What fees will I be charged if Axiom pays my overdraft?**

Under our standard overdraft practices:

1. Insufficient Funds (NSF) \$34 per transaction
2. Unavailable Funds (UAF) \$34 per transaction
3. There is maximum limit of four (4) total fees per day that we can charge you for overdrawing your account.
4. If an item overdraws your account \$5.00 or less we will not charge you a fee

____ **YES. I want** to OPT IN to Axiom Bank's Standard Overdraft Services (Overdraft Privilege) for checks, ACH and recurring bill payments.

____ **NO. I do not want** to OPT IN to Axiom Bank's Standard Overdraft Services (Overdraft Privilege) for checks, ACH and recurring bill payments.

➤ **What if I want Axiom Bank 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 and/or checks, ACH and recurring bill payments, call **1-800-584-0015**, or complete the form below and take in to your local branch.

____ **YES. I want** Axiom Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. By opting in I acknowledge receipt of the Overdraft Privilege Disclosure and have read and accept the terms, conditions, eligibility and associated fees for this service. If this is a joint account, I agree that the signature of only one account holder is necessary to enroll in the Axiom Bank's Overdraft Privilege. I also understand that I can request that Overdraft Privilege be canceled or removed from my account at any time by doing one of the following:

- **Visit our website and sign into online banking to complete the secure Overdraft Privilege Opt-Out form**
- **Fax your completed form to "Deposit Operations, ATTN: OD Opt Out" at 407-732-5675**
- **Contact our customer support at 1-800-584-0015**

____ **NO. I do not want** Axiom to authorize and pay overdrafts on ATM and everyday debit card transactions. I understand that there may be circumstances where ATM or debit card transactions could be paid on my account.

Printed Name: _____ Signature: _____ Account Number(s): _____

If you decide you no longer want to have your ATM and everyday card transactions authorized and paid, or if you no longer want to pay checks, ACH, and recurring bill payments, you may revoke your authorization at any time by contacting us at 1-800-584-0015 or by visiting a branch location. For complete details on our overdraft programs see our Overdraft Products Disclosure.

