



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 have standard overdraft practices that come with your account.

❖ What are the standard overdraft practices that come with your 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.

We pay overdrafts on a high to low basis. Titan Bank re-orders daily transactions and processes them from high to low.

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

Under our standard overdraft practices:

- We will charge you a fee of up to \$33 each time and/or each item we pay as an overdraft.
- Also, if your account is overdrawn for more than 15 days, we will charge an additional fee per day as follows:

Overdraft balances of \$1 - \$300	\$1.00 per day fee
Overdraft balances of \$301 - \$1,000	\$3.00 per day fee
Overdraft balances of \$1,001 - \$5,000	\$5.00 per day fee
Overdraft balances of \$5,001 and up	\$10.00 per day fee

❖ What if I want Titan Bank to authorize and pay overdraft 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 provided by Titan Bank. You may choose to revoke opting in at any time by contacting Titan.