



**First
Security
Bank**
DIVISION OF GLACIER BANK

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:

- We have standard overdraft practices that come with your account.
- 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.

What are the standard overdraft practices that come with my account?

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

- Checks and other transactions using your checking account number
- Automatic bill payment
- Recurring debit card transactions

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 First Security Bank of Missoula pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$30.00 per transaction each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5.00 per business day.
- We charge \$30.00 for each overdraft and a \$5.00 daily fee if the account is overdrawn more than 5 business days not to exceed \$185 per day.

What if I want First Security Bank of Missoula to authorize and pay my overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions mark the "Opt-In" box. If you do not wish for us to authorize and pay these items mark the "Opt-Out" box.

What if I want to revoke my authorization?

You may revoke your consent at any time by calling us at (406) 728-3115. You may also stop into any branch or send a written request to First Security Bank of Missoula, PO Box 4506, Missoula, MT 59806. We will discontinue the payment of such overdrafts as soon as possible after receipt of your revocation.