

# Overdraft Services Disclosure

## What You Need to Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough funds 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 may offer overdraft protection plans, such as link to a savings account or to an overdraft line of credit, 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
- ACH transactions
- 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 SouthTrust Bank, N.A. pays my overdraft?**

Under our standard overdraft practices:

- \$30.00

The maximum number of overdraft fees that we can assess is limited to 6 per day.

- **What if I want SouthTrust Bank, N.A. to authorize and pay 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, contact a Bank representative at (361) 449-1571 for more information.