

CONSENT FORM FOR OVERDRAFT SERVICES
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 overdrafts in two ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan that links one account to another, such as a savings account, in which fees are less expensive than our standard overdraft practices. To learn more, please ask us about this plan.

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 requested (see below)

- ATM transactions
- One time 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 Caldwell Bank pays my overdraft?

Under our standard our standard overdraft practices:

- We will charge you a fee of up to \$24 each time we pay an overdraft
- Also if your account is overdrawn for 2 or more consecutive business days, we will charge you an additional \$2.00 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Caldwell Bank to authorize and pay overdrafts on my ATM and one time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one time debit card transactions, call 318.649.2351, visit www.caldwellbankandtrust.com or complete the form below:

_____ I want Caldwell Bank to authorize and pay overdrafts on my ATM and one time debit card transactions.

_____ I do not want Caldwell Bank to authorize and pay overdrafts on my ATM and one time debit card transactions

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____

Effective date for new accounts July 1, 2010 existing accounts August 15, 2010