



**Overdraft Privilege Opt – Out Form**

**What happens if I opt out of Overdraft Privilege for my checking account?**

If you do not have Overdraft Privilege, in most cases your transaction will be declined or returned. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

However, there may be instances when you can still overdraw your account. For example, you may have enough money in your account to authorize the debit card transaction, but the actual dollar amount of the transaction is more. This may cause you to overdraw your account.

**What are the fees for Overdraft Privilege?**

Type of Fee	Fee *
Overdraft Fee	\$30 for each overdraft item

\* There is no limit on the total fees we can charge you for overdrawing your account.

\_\_\_\_\_ I wish to opt out of the New Tripoli Bank Overdraft Privilege Program.

I understand that by making this election, in most cases the transactions listed below will be declined or returned:

Checks
Online Banking Bill Payments
Transactions using your checking account number (electronically converted checks, ACH items, and recurring debit card transactions)
ATM Transactions
One-time Debit Card Transactions (Point-of-Sale)

My request applies to the following:

Account number(s) \_\_\_\_\_

\_\_\_\_\_

All accounts(s) as to which I am an owner

All accounts(s) as to which I am an owner, except the following

\_\_\_\_\_

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

\*\*\* Please return to New Tripoli Bank IT Department for processing \*\*\*