Stillman BANK

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:

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

2. 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.

The following information 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 will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
- ATM transactions
- Everyday check 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 Stillman Bank pays my overdraft?
Under our standard overdraft practices:
- We will charge you a fee of up to $32.00 each time we pay an overdraft.

- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional $6.00 per day.

- There is a limit of 5 fees ($160) we will charge you for overdrawing your account each day.

What if I want Stillman Bank to authorize and pay overdrafts on my ATM and everyday check card transactions?
If you want us to make no changes and continue to authorize and pay overdrafts on your ATM and everyday check card transactions, simply complete the form below and drop it off at any of our six convenient locations or send by mail to: *Stillman BancCorp N.A., 101 E. Main Street, P.O. Box 150, Stillman Valley, IL 61084.*

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Please respond by filling out this form:

_____ YES, I do want Stillman Bank to authorize and pay overdrafts on my ATM and everyday check card transactions.

_____ NO, I do not want Stillman Bank to authorize and pay overdrafts on my ATM and everyday check card transactions.

Printed Name: _____   **Signature:** _____

Account Number(s): _____   **Date:** _____