

# United Community Bank ATM/Debit Card Consent Form

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## 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:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to transfer from another United Community Bank deposit/savings account, Line of Credit (per credit approval) 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
- 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 United Community Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35.00** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day up to a maximum of 15 days.
- We limit the number of Paid/Returned Item Fees or Overdraft Fees that we charge daily to a maximum amount of \$140.00.

### What if I want United Community Bank 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, call (270)389-3232, or complete the form below and present it at a branch, or mail to: United Community Bank, 500 N Morgan, Morganfield KY 42437.

If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

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 I do want United Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want United Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

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

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

Account Number: \_\_\_\_\_