

OVERDRAFT SERVICES CONSENT FORM



Financial Institution Name and Address

First Federal Bank of Wisconsin
P. O. BOX 1198
WAUKESHA, WI 53187-1198
(262)542-4448

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 different ways:

- Checkboxes for standard overdraft practices, overdraft protection plans, and line of credit options.

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 First Federal Bank of Wisconsin pays my overdraft?

Under our standard overdraft practices

- Checkboxes for overdraft fees: \$30.00 per overdraft, additional fees for consecutive days, and limits on total fees.

What if I want First Federal Bank of Wisconsin 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,

- Checkboxes for authorization methods: call, visit, or mail to First Federal Bank of Wisconsin.

- Final checkboxes for authorizing overdrafts on ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____

**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH
First Federal Bank of Wisconsin
TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

To revoke your authorization at **First Federal Bank of Wisconsin**
everyday debit card transactions, indicate by signing below.

to pay overdrafts on your ATM and

Please bring this completed form to any one of our First Federal Bank of Wisconsin
address provided. Your revocation will be implemented as soon as feasibly possible once it is received.

locations or mail it to the

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____