



## OVERDRAFT SERVICES CONSENT FORM

### 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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a **savings, checking, or money market** account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- We also offer overdraft protection plans, such as a link to a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- We also offer a non-payment of overdrafts option, where items creating an overdraft would be returned unpaid. To learn more about this option, ask us.

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 AMERIS BANK pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft.
- There is a limit of \$105 on the total fees we can charge you for overdrawing your account per day.
- Overdraft balances of \$5 or less will not be charged an Overdraft fee.

### What if I want AMERIS 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,

- Login to Online Banking and denote your ATM/Debit Card Overdraft Settings
- Call our automated telephone banking line at **888-234-2435**, or
- Complete the form below and present it to a branch or mail it to:

**AMERIS BANK  
DEPOSIT SERVICES  
PO BOX 105075  
ATLANTA GA 30348**

I do not want **AMERIS BANK** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want **AMERIS BANK** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature \_\_\_\_\_ Printed Name \_\_\_\_\_ Date \_\_\_\_\_

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

**\*\* Retain a copy of this form for your records \*\***