Stock Yards Bank & Trust
MEMBER FDIC

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 overdraft 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 personal line of credit or transfer from another account, 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 BE CHARGED IF STOCK YARDS BANK PAYS MY OVERDRAFT?

Under our Standard Overdraft Practices:

* We will charge you a fee of $36 each time we pay an overdraft (up to six per day).
* There is no limit on the total fees we can charge you for overdrawing your account

WHAT IF I WANT STOCK YARDS BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, call us at (502) 625-1040 or (833) 379-2820, we'll complete the necessary Opt-In form for you.

Or you can check "Yes" on the Agreement Form below.

> **MAIL** the Agreement Form with the postage paid return envelope, or
> **BRING** it to any Stock Yards Bank branch.

Stock Yards Bank & Trust
SINCE 1904

ATM/DEBIT CARD OVERDRAFT OPT IN AGREEMENT FORM

STOCK YARDS BANK & TRUST COMPANY
ATTN: OVERDRAFT PRIVILEGE DEPARTMENT
P.O. BOX 32890
LOUISVILLE KY 40232-2890

PLEASE CHECK ONE BOX TO INDICATE YOUR PREFERENCE, AND WRITE CURRENT DATE BELOW:

☐ NO! I ***do not*** want Stock Yards Bank to authorize and pay overdrafts on my ATM and everyday Debit Card Transactions

☐ YES! I want Stock Yards Bank to authorize and pay overdraf ts on my ATM and everyday Debit Card transactions

Customer Signature _____ Date: _____

Account Number: _____