



What You Need to Know about Overdrafts & Overdraft Fees

Overdraft Privilege

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Your overdraft may be covered in three different ways:

- We have an Overdraft Privilege program that comes with your account, unless you decline the service.
- We offer an Overdraft Protection plan, a cash link to your savings account or other account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.
- Set up low balance alert and transfer monies yourself. Ask us how.

What are the Overdraft Privileges that come with my account?

We pay overdrafts at our discretion, which means we will strive to pay your items but we do not guarantee that we will always pay every item. We strive to pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

What fees will I be charged if Texas First Bank pays my overdraft?

We will charge you a fee of **\$29.50** for each item we pay into overdraft up to six (6) per day.

Overdraft Privilege Plus

Federal Regulation E prevents us from paying overdrafts and charging a fee for the following transactions unless you ask us to:

- 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 every item. If you choose not to opt-in, unfortunately, transactions that would result in an overdraft on ATM and everyday debit card transactions will be declined.

What fees will I be charged if Texas First Bank pays my ATM and everyday debit card overdraft?

We will charge you a fee of **\$29.50** for each item we authorize and pay into overdraft.

If you change your mind you can call any one of our banking centers listed on our website or contact Customer Service via email at customerservice@texasfirst.bank or by calling 409-948-1993. We will be happy to assist you.