



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 an automatic transfer from another American National Bank of Texas account or Cash Reserve, 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
- Recurring debit card transactions (example: monthly membership dues)

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time 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 American National Bank of Texas pays my overdrafts?**

Under our standard overdraft practices:

- We will charge you a fee of **\$29.97** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want American National Bank of Texas to authorize and pay overdrafts on my ATM and one-time debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, call Customer Service at (800) 837-6584, complete the form below and present it at any of our Banking Centers; mail the form to: American National Bank of Texas, attn: BEST Department, PO Box 40, Terrell TX 75160; or fax to (214) 863-6151.

You may revoke your consent at any time.

I want American National Bank of Texas to **authorize** and pay overdrafts on my ATM and one-time debit card transactions.

I do not want American National Bank of Texas to authorize and pay overdrafts on my ATM and one-time debit card transactions.*

*Accounts opened prior to July 1, 2010 will be effective August 15, 2010; and accounts opened on or after July 1, 2010 will be effective next business day.

Account Number(s): _____

Customer Name: _____

Employee Name/Date: _____

Method

In Person Phone Net Teller Fax Other