

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 one or more overdraft protection plans, such as a link to another account or certain lines of credit, 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 using your checking account number
- Automatic bill payments
- Recurring check card transactions you have previously authorized

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 Kitsap Bank pays my overdraft?

Under our standard overdraft practices:

- We charge a fee of up to **\$34.00** each time we pay an overdraft
- Also, we do not charge for overdrafts totaling less than **\$5.00** on a single day
- There is no limit on the total fees we can charge you for NSF returned items presented

What if I want Kitsap 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 1-800-283-5537, or visit www.kitsapbank.com, or complete the form below and mail it to Kitsap Bank, Customer Service Center, P.O. Box 1110, Bremerton, WA 98337, or complete the form below and deliver it to us.

___ I want Kitsap Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

Printed Name: _____

Date: _____

Account Number: _____