



WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when a customer does not have enough money in his/her account to cover a transaction, but we pay it anyway. We have standard overdraft practices that come with your account.

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 VISTA BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of \$25 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 VISTA 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, complete the form below.

Present this form to any Vista Bank location or mail it in the postage paid enclosed envelope. Each account must have its own completed form. Please keep the bottom copy for your records.

I want Vista Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Vista Bank to authorize and pay overdrafts for ATM and everyday debit card transactions. By choosing this option, Vista Bank will not authorize and pay these transactions after August 15, 2010.

Printed Name: _____

Account Number: _____

Signature: _____

Date: _____

Note: You have the right to revoke your decision to opt-in at any time.

