

Understanding Your Overdraft Options: Overdraft (Courtesy Pay) Coverage on Your ATM and Everyday Debit Card Transactions



Dear Ent Member,

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 (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings 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 (Courtesy Pay) 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

If we don't hear from you, effective August 15, 2010, we will 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 Ent pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of **\$25** each time we pay an overdraft. A standard overdraft (Courtesy Payment) fee will only occur when a negative balance of **\$10** has been exceeded.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Ent 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, you may opt-in by calling (719) 574-1100 or 800-525-9623, or visiting any Ent Service Center.