BROADWAY BANK

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 a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

* ACH transactions

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 the Bank pays my overdraft?

Under our standard overdraft practices:

* We will charge you a fee of $35.00 each time we pay an overdraft (maximum of 6 fees per day).

* There is a daily limit of six (6) total fees we can charge you for overdrawing your account (includes Overdraft, Uncollected and Nonsufficient funds fees).

What if I want the 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, complete the Consent Form below, call (210) 283-6611 or (800) 531-7650, visit a Financial Center, or print and complete this form using the Print Disclosure button below and mail it to:

> Deposit Operations
> P.O. Box 17001
> San Antonio, Texas 78217-0001

"**Opt-in**" means: I **WANT** the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

"**Opt-out**" means: I **DO NOT** want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Number: _____   Opt-In: ☐   Opt-Out: ☐

Printed Name: _____   Social Security # (last four): _____

Signature: _____

Date: _____