

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:

- We have standard overdraft practices that come with your account.
- 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 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 transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First United Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you \$29.50 each time we pay an overdraft.
- Also, if your account is overdrawn, we will charge you an additional \$7.50 per day every second day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want First United Bank to authorize and pay overdrafts on ATM and everyday debit card transactions?

Opting in is EASY! You may:

- Use the ONLINE opt in form located at <http://www.1stunitedbnk.com/home/commitment/customers>
- Call us at 708-672-6161
- Print this form, fill it out and drop it off at your local banking center
- Print this form, fill it out and fax to 708-672-6288
- Print this form, fill it out and mail it back to First United Bank, 700 West Exchange Street, Crete, IL 60417

Complete and return this section

____ I do not want First United Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (change will take effect August 15, 2010). I understand I am opting out on all eligible accounts.

____ I want First United Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (no change will occur). I understand that I am opting in on all eligible accounts.

Printed Name _____

For Bank Use Only

Method Notified _____ Employee Name _____ Date _____
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