



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 overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans. 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, effective August 15th, 2010:

- 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 First Community Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$30** 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 First Community 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, call (361) 888-9310, visit www.fcbot.com, or complete the form below and present it at a branch or mail it to: 416 N. Water St., Corpus Christi TX, 78401

If you opt-in, this form is your written confirmation that you have opted-in allowing First Community Bank to pay overdrafts for ATM and everyday debit card transactions. You may revoke your consent (opt-out) at any time by contacting the Bank in writing at 416 N. Water St, Corpus Christi TX, 78401, Attn: Compliance

Please type initials next to **one of the two** following options that you wish to select:

_____ I **DO** want First Community Bank to authorize and pay my overdrafts on my ATM and everyday debit card transactions

_____ I **DO NOT** want First Community Bank to authorize and pay my overdrafts on my ATM and everyday debit card transactions

Please fill these fields in as well.

Full Name _____ Acct # _____ Date: _____