

**OVERDRAFT SERVICES CONSENT FORM**

**Chambers Bank**  
901 Main Street  
Danville, Arkansas 72833  
(479)495-2236  
www.chambers.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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a another 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 type of transaction.

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

**WHAT FEES WILL I BE CHARGED IF CHAMBERS BANK PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- There is a limit of \$180.00 on the total fees we can charge you for overdrawing your account per day.
- We will not charge you a fee if your account is overdrawn less than \$5.00 on any given day.

**WHAT IF I WANT CHAMBERS 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 (479)394-5161, visit www.chambers.bank, or complete the form below and present it at any of our locations or mail it to:

300 Highway 71 South #A Mena, AR 71953

I do not want Chambers Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

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**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH CHAMBERS BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

To revoke your authorization for Chambers Bank to pay overdrafts on ATM and everyday debit card transactions, call (479) 394-5161, visit our website at [www.chambers.bank](http://www.chambers.bank) or complete this form and present it at a branch or mail to: 300 Highway 71 South #A Mena, AR 71953. Your revocation must include both your name and account number so that we can properly identify your account.

I revoke my prior authorization made to have Chambers Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_