

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 overdraft line of credit, which may be less expensive than standard overdraft practices. To learn more, contact Customer Care 888-290-2265 or visit your nearest branch.

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 and recurring debit 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 purchases

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 Associated Bank, N.A. pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32** each time we pay an overdraft.
- There is a maximum of two overdraft fees assessed per day. Please refer to your account disclosure and fee schedule for daily limit.

What if I want Associated Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card purchases?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card purchases, call our toll-free Midwest-based Customer Care Center at 888-290-2265 Monday-Saturday, visit us at [AssociatedBank.com](https://www.AssociatedBank.com), or visit your nearest branch to update your overdraft decision for ATM and debit card purchases.