

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 other **overdraft protection plans**, such as a link to another First Command Bank deposit account (Coverdaft Protection), Overdraft Protection Program, or line of credit, 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 authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your account number,
- ACH transactions, and
- 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 and
- 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 may be declined.

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

Under our standard overdraft practice, we will charge you a fee of \$25 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 Command Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay your ATM and everyday debit card transactions, provide your affirmative consent, or call our Personal Banking Team at 1.888.763.7600. You may call them at any time to revoke your authorization.

FIRST COMMAND BANK

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