

Hamilton Federal Bank ATM/Everyday Debit Card Overdraft Decision Notice

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 Hamilton Federal Bank pays it anyway. We can cover your overdrafts in two ways:

1. Hamilton Federal Bank has a standard Overdraft Review process that comes with your account.
2. Hamilton Federal Bank also offers an overdraft protection plan, our Overdraft Line of Credit, which may be less expensive than our standard Overdraft Review process. To learn more, just ask about this plan.

This notice explains Hamilton Federal Bank's standard Overdraft Review process.

What are the standard Overdraft Review processes that come with my account?

Hamilton Federal Bank does authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Hamilton Federal Bank does not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

Hamilton Federal Bank pays 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 Hamilton Federal Bank pays my overdraft?

Under Hamilton Federal Bank's Overdraft Review process:

- Hamilton Federal Bank will charge you a fee of **\$25** each time we pay an overdraft.
- Hamilton Federal Bank limits the total overdraft fees that we will charge your account to four (4) per day.

What if I want Hamilton Federal Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please complete the form below, detach it, and return the form to any Hamilton Federal Bank branch or mail it to: Hamilton Federal Bank, 5600 Harford Road, Baltimore, MD 21214. Additional Overdraft Decision forms and information are also available on our website www.hamiltonfsb.com, at any Hamilton Federal Bank branch, or from our Customer Service Center by calling 1-877-254-4048.

Hamilton Federal Bank ATM/Everyday Debit Card Overdraft Consent Form

By completing this form, I consent to have Hamilton Federal Bank authorize and pay overdrafts on ATM and everyday debit card transactions for my checking and/or money market account(s) listed below.

Name: (please print) _____ Date: _____

Contact Information: Phone _____ email _____

Signature: _____

Please list the accounts you wish to include by the LAST FIVE account number digits.

Account ending in ____ _

Account ending in ____ _

Account ending in ____ _

Account ending in ____ _