



Let us help you make an informed decision.

At Catlin Bank, we respect our customers and see them as people, not accounts. That's why we take the time to get to know you and your banking needs so that we can offer the right banking solutions for you. In addition, we want to be sure that you understand the products and services we offer and that you are comfortable with the choices you make. The purpose of this letter is to explain the overdraft protection options available to you at Catlin Bank and to explain the changes that began on **August 15, 2010**.

First, it is important that you understand what is meant by the term "overdraft." An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. Currently, Catlin Bank offers two different ways to cover occasional overdrafts because we recognize that no single form of overdraft protection fits every customer's needs.

- Standard overdraft practices automatically apply to your checking account. This service permits Catlin Bank to authorize and pay overdrafts at its discretion for: checks and other transactions made using your checking account number (so called ACH transactions); automatic or electronic bill payments; ATM transactions; and everyday debit card transactions. This service permits us to help you cover an unexpected expense or avoid the embarrassment that may be caused by a record keeping error. We will charge you a fee of \$32 for each overdraft with no "daily limit" to the amount of fees charged. There will be a \$5 per day charge if overdrawn after 3 consecutive business days.
- Overdraft protection plans are available options to our checking accounts. These options include linking a checking account to a savings account or applying for an allowed overdraft limit on a checking account, and they may be less expensive than our standard overdraft practices. We encourage you to contact our local branch or go to our website www.catlinbank.com for additional information about these plans.

Recent regulatory changes adopted by the Board of Governors of the Federal Reserve require us to change the standard overdraft practices that apply to all checking accounts. **These changes will require Catlin Bank to discontinue your overdraft protection for ATM and everyday debit card transactions unless you affirmatively agree, or "opt in," to overdraft protection for these transactions.** This means unless you tell us that you want us to continue to apply our standard overdraft services to your ATM and everyday debit card transactions, we will decline any transaction that overdraws the account. However, your overdraft protection for checks, automatic bill payments and other transactions made using your checking account number will remain unchanged. **This change went into effect for existing customers on August 15, 2010.**

We know that many of our customers appreciate the convenience, flexibility, and peace of mind provided by having our standard overdraft practices in place to cover all of their banking transactions. The service provides a fast and discrete way to bridge a temporary gap. By opting in, you can assure that this protection continues to remain available to you, *and* you are free to change your mind at any time. As stated above, at Catlin Bank we want you to make an informed decision on the type of overdraft protection that best suits your banking needs. Additional information about overdraft protection services is on our website at www.catlinbank.com, or feel free to come in to any of our local branches or call one of our customer service representatives at 217-427-2176. However, if you are ready to opt in to continued overdraft protection for your ATM and everyday debit card transactions now, simply fill out and return the bottom portion of this form by mail or in person, or contact us by phone at 217-427-2176.

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- I do not want** Catlin Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **If this is your election we will decline ATM transactions and everyday debit card transactions if you do not have adequate available funds in your account, no exceptions can be made.**
- I want** Catlin Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. **If this is your election we will consider authorizing your ATM transactions and everyday debit card transactions based on your account history and the size of the transaction.**

If you authorize us to pay overdrafts for ATM and everyday debit card transactions you have the right to revoke this decision in the future by notifying us by any of the methods stated above.

Signature:	
Printed Name:	
Date:	
Account Number(s):	