



AMERICAN HERITAGE BANK

MEMBER FDIC www.ahb-ok.com

IMPORTANT INFORMATION about your American Heritage Bank Checking Account

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 an overdraft protection program, My Overdraft Manager (MOM). To learn more, ask us about this program.

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

After August 15, 2010, we will 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 American Heritage Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$23.00** each time we pay an overdraft.
- There is no limit on the total number of overdraft fees we can charge you for overdrawing your account.

What if I want American Heritage 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, complete the form below and return it to any of our 16 locations.

Please contact American Heritage Bank at 918-224-3210 or visit any of our locations as we would be happy to answer any questions you may have.

I want American Heritage Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (Please check box to agree to opt-in terms.)

Date: _____

Printed Name: _____

Account Number: _____