



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 another deposit account and to an eligible 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 do authorize and pay overdrafts for the following types of transactions:

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- o ATM transactions
- o 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 MidWestOne Bank pays my overdraft?

Under our standard overdraft practices:

- o We will charge you a fee of **\$35.00** each time we pay an overdraft.
- o There is a **\$140.00** daily limit on the total fees we can charge you for overdrawing your account.
- o There is no charge on daily overdraft balances of **\$5.00 or less**.
- o There is no charge on transactions in the amount of **\$5.00 or less**.

If you are not overdrawn more than \$50.00 and you are enrolled in OOPS, your account is eligible for Overdraft Flex. With Overdraft Flex, we will not charge a fee if your account is overdrawn by \$50.00 or less and you've met the qualifying conditions: Meet the "good standing" criteria for OOPS. Be enrolled in an eligible consumer checking account product. Receive a total of \$500.00 in qualified direct deposits into the MidWestOne Bank checking account in the previous 35 days. A "qualified direct deposit" is defined as a direct deposit by ACH transfer of payroll, pension, or government benefits from your employer or government agency.

What if I want MidWestOne Bank to authorize and pay overdrafts on my ATM and/or everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, stop by your local MidWestOne Bank location, call 800-247-4418, or complete the form below and mail it to: MidWestOne Bank, PO Box 1700, Iowa City, IA 52244-1700.

____ NO. I do not want MidWestOne Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ YES. I want MidWestOne Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____

Please list all account numbers below that are included in the overdraft protection:

_____	_____	_____	_____
_____	_____	_____	_____