

# Cheviot Savings Bank

## 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 cover your overdrafts using standard overdraft practices that come with your account.

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

We do 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 Cheviot Savings Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30** 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 Cheviot Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions:

- Complete the form below and take it to your nearest Cheviot Savings Bank,
- Mail to: Cheviot Savings Bank, Attn: Operations Department, 3723 Glenmore Avenue, Cincinnati, OH 45211.
- Call us at 513-661-0457,
- Visit us at [www.cheviotsavings.com](http://www.cheviotsavings.com)

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I want Cheviot Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. By opting into the ODP program, I understand the fees that are associated with this program.

I do not want Cheviot Savings Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

Employee Signature: \_\_\_\_\_