



ODP Coverage Continuation Form
(Effective July 1, 2010)

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when a customer does not have enough money in their account to cover a transaction, but we pay it anyway. We can cover overdrafts in two different ways:

- ☛ We have standard overdraft practices that come with most accounts.
- ☛ We also offer alternative options which may be less expensive than our standard overdraft practices. To learn more, ask about these plans.

This notice explains our standard overdraft practices.

STANDARD OVERDRAFT PRACTICES

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

Unless you ask us, we do not authorize and pay overdrafts for the following types of transactions:

- ☛ ATM transactions
- ☛ Everyday check 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.

FEES CHARGED IF FIRST UNITED BANK PAYS AN OVERDRAFT

Under our standard overdraft practices:

- ☛ We will charge you a fee of up to **\$25** each time we pay an overdraft.
- ☛ An interest rate of **18%** will be assessed daily on the overdrawn balance (negative balance) on the account.
- ☛ There is no limit on the total fees we can charge you for overdrawing your account.

FIRST UNITED BANK CAN AUTHORIZE AND PAY OVERDRAFTS ON ATM AND EVERYDAY CHECK CARD TRANSACTIONS

If you want us to authorize and pay overdrafts on ATM and everyday check card transaction, call 1-888-458-8382, visit www.firstunited.net, or complete the form below and mail/return to: First United Bank, ATTN: Customer Service, PO Box 16500, Lubbock, TX 79490-6500

Customer Information

PLEASE PRINT CLEARLY

First Name _____ Last Name _____ Middle Initial _____

Mailing Address _____

City _____ State _____ Zip Code _____

Primary Contact for Accounts _____ Phone Number _____

Account # _____ Account # _____

Account # _____ Account # _____

I want First United Bank to authorize and pay overdrafts on my ATM and everyday check card transactions.

I agree to receive my opt-in confirmation electronically via my email address listed below.

Email Address: _____

Signature: _____

BANK USE ONLY

Form Submitted	<input type="checkbox"/> In-Person	<input type="checkbox"/> By Phone	<input type="checkbox"/> By Fax	<input type="checkbox"/> Mailed	<input type="checkbox"/> Online
	Date:	Time:	Comments:		
Employee Name:					