

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 a savings account, a link to a Personal Line of Credit, or a link to a Home Equity 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:

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

Until August 15, 2010, we will authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

Beginning August 15, 2010, we will not authorize and pay overdrafts for these types of 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 State Bank Financial pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$28 each time we pay an overdraft.
- The maximum number of overdraft fees you may be charged in a day for overdrawing your account is 10, or \$280.00

➤ **What if I want State Bank Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions beginning August 15, 2010?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions beginning August 15, 2010, call us at (800) 880-7151, visit www.statebankfinancial.com or complete the form below and drop off at one of our branches. You can also use the enclosed postage paid envelope to mail the form to State Bank Financial, 401 Main St, PO Box 159, La Crosse, WI 54601.

Effective August 15, 2010

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

I want State Bank Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions (on or after August 15, 2010), you may revoke your authorization at any time by contacting us either in person, by mail or by phone.