

THE CHOICE IS YOURS!

Your AmericanTrust debit card has a special feature called Overdraft Privilege that may provide a safety net in the event there are not enough funds in your account at the time of your debit card purchase or ATM withdrawal.

Recently, the Federal Reserve issued a regulation requiring banks to give customers the choice of Opting In to allow overdrafts to continue to be paid on ATM or debit card transactions or Opting Out, which means overdrafts would not be paid on ATM or debit card transactions. If you are currently enrolled in the Overdraft Privilege program, you will be required to contact us to continue this service. (If you are currently not enrolled in the program and would like more information, please contact any of the AmericanTrust branches or call (765) 472-1991 to inquire.)

IF YOU OPT IN:

Your debit card will work as it currently does. If we authorize debit card transactions that cause your account to fall into a negative balance, you will be charged our normal paid item (OD) fee of \$27.50 per our Service Fee Schedule—the same as if we returned your check unpaid. Opting In means you will continue to have a safety net up to your available Overdraft Privilege limit that may save you from the embarrassment of having a transaction declined if you have made a mistake in balancing your account or are short on cash. There is NO FEE to keep the Overdraft Coverage on your account and NO FEE if you never use it.

IF YOU OPT OUT:

If you choose to opt out, we will no longer be able to provide Overdraft Privilege coverage automatically for any ATM or everyday debit card transaction that would cause your account to reach a negative balance. If there are insufficient funds in your account, the debit card or ATM transaction will be declined.

PLEASE CONTACT US!

If you want to keep the Overdraft Privilege for your debit card, we must hear from you before August 15, 2010. You may opt In by choosing the following option:

- Click [here](#) to download and print a copy of the opt-in form.

If we don't hear from you before August 15, 2010 (or if you notify us to opt out), your everyday debit card or ATM transaction will be denied if there is not enough money available in your account to cover a purchase or withdrawal.

If you have questions about the change in your overdraft service, please feel free to stop by any AmericanTrust branch, or call Customer Support at (765) 472-1991.