

Avoid the Frustration



Overdraft Privilege helps protect you against having your transactions returned in the event of an inadvertent overdraft of your accounts by giving you a reserve for an emergency or unexpected situation. Beginning August 15th, 2010 we will no longer pay everyday debit card or ATM transactions that overdraw your account unless you **OPT-IN***.

We are making this change in order to comply with changes in the law.

Below is a list of how this change will affect your account:

Current Overdraft Privilege Program	Beginning August 15, 2010
<p>With the current Overdraft Privilege Program the bank will authorize and pay the following types of transactions:</p> <ul style="list-style-type: none"> * Checks * Automatic (ACH) Payments * Recurring Debit Card transactions * Everyday Debit Card transactions * ATM Transactions 	<p>If you have Overdraft Privilege we will continue to authorize and pay the following transactions:</p> <ul style="list-style-type: none"> * Checks * Automatic (ACH) Payments * Recurring Debit Card transactions <p>But we will NOT authorize and pay overdrafts for the following types of transactions, unless you OPT-IN:</p> <ul style="list-style-type: none"> * ATM Transactions * Everyday Debit Card transactions

*There is no fee to OPT in: you only pay fees per item paid when you are overdrawn.

What types of everyday debit card transactions could possibly be denied if you do not **OPT-IN**?

- Grocery store purchases
- Medical Emergencies
- ATM Cash withdrawals
- Gas purchases
- Emergency car or home repairs
- Purchases when traveling
- Restaurant transactions
- Online and telephone transactions

In order to avoid being inconvenienced by this change and to continue to conduct transactions on your account as usual, you must **OPT-IN**. By Opting In you authorize the bank to pay overdrafts on ATM and everyday Debit Card transactions. If you would like to **OPT-IN** please complete the form on the reverse side.

Flathead Bank of Bigfork – PO BOX 308 – Bigfork, MT 59911	Fax 406-837-0140
Flathead Bank of Lakeside – PO BOX 769 – Lakeside, MT 59922	Fax 406-844-2588
Flathead Bank of Kalispell – 120 Hutton Ranch Road – Kalispell, MT 59901	Fax 406-752-4089
Valley Bank of Belgrade – PO BOX 106 – Belgrade, MT 59714	Fax 406-388-6723
Valley Bank of Ennis – PO BOX 1059 – Ennis, MT 59729	Fax 406-682-3125
Bank of Glacier County – PO BOX 2000 – Cut Bank, MT 59427	Fax 406-873-4276

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 three different ways:

1. We have standard overdraft practices that come with your account.
2. We offer Automatic OD Balance Transfers, which can link your checking account to a savings account. This service may be less expensive than our standard overdraft practices. (savings account transaction limits and fees also apply)
3. We also offer Ready Reserve unsecured line of credit which can be linked to your checking account

Ask one of our Account Representatives for details on 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 on the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ATM transactions
- Everyday debit card transactions

Beginning August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 be charged if the bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge an overdraft fee of up to **\$20** each time we pay an overdraft item.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want the bank to authorize and pay overdrafts on ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, simply complete the portion below and present it to any bank representative. You can also fax or mail this form to your local branch. Branch information is detailed on the previous page.

BEGINNING AUGUST 15, 2010:

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

I DO NOT want the bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____ Phone Number: _____

Last Four Digits of Account Number(s): _____

Signature: _____