

## Debit Card Overdraft Service

Bank of Denver may, at its discretion, approve (authorize) your ATM and one-time debit card transactions even if you do not have sufficient funds in your checking account at the time of the transaction.

Effective August 13, for existing accounts (or July 1, for new accounts), we will decline these transactions if funds are not available in your checking account.

If you would like to continue to have your transactions approved at our discretion as they are today, consider adding the Debit Card Overdraft Service to your account, which may help you to avoid declines. There is no fee to add the Debit Card Overdraft Service to your account and no fee if you never use the service. If an ATM or one-time debit card transaction overdraws your account, you will pay an overdraft fee of \$30 per item.

*Opt-in today.* To add the Debit Card Overdraft Service to your account, read and sign the What You Need to Know about Overdrafts and Overdraft Fees Notice, and return it to any branch location or you can fax it to 303-623-0624.

For more information: Log onto our website [www.thebankofdenver.com](http://www.thebankofdenver.com)

### What You Need to Know about Overdrafts and Overdraft Fees Notice

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 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.

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- One-time 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 Bank of Denver pays my overdraft?*

Under our standard overdraft practices:

1. We will charge you a fee of \$30 each time we pay an overdraft.
2. There is a limit on the total fee we can charge you for overdrawing your account. We will charge only for the first seven items that overdraw your account on any one day.

What if I want Bank of Denver to authorize and pay overdrafts on my ATM and everyday debit card transactions?

### Please opt-in by signing this form.

- I *want* Bank of Denver to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- I *do not want* Bank of Denver to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Name: \_\_\_\_\_

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

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

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

Sign and return this form to us:

1. By Mail:  
Bank of Denver  
PO Box 5081  
Denver, CO 80217

2. By Fax:  
303-623-0624

3. Or bring it to any branch location

Please contact Bank of Denver at 303-572-3600 or visit any of our locations as we would be happy to answer any questions you may have.

*“Personalized Banking”*  
IS OUR BUSINESS™