

Consent Form for Everyday Overdraft Protection



| Branch/Call Center Information | | |
|---|---|---|
| Branch Name/Number: | Date: | Receipt Method: <input type="checkbox"/> In Person <input type="checkbox"/> By Mail <input type="checkbox"/> By Phone |
| Customer Information | | |
| Customer Type: <input type="checkbox"/> Consumer <input type="checkbox"/> Business | Last 4 digits of SS# or Tax ID # (as applicable) | |
| Name: | Email Address: | |
| Address: | Telephone Number: | |
| What You Need to Know about Overdrafts and Overdraft fees? | | |
| <p>An <u>overdraft</u> occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdraft in two different ways:</p> <ol style="list-style-type: none"> 1. We have <u>standard overdraft practices</u> that come with your account. 2. We also offer <u>overdraft protection plans</u>, such as a line of credit attached to your checking account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans. <p>This notice explains our <u>standard overdraft practices</u>.</p> | | |
| What are the <u>standard overdraft practices</u> that come with my account? | | |
| <p>We <u>do</u> authorize and pay overdrafts for the following types of transactions.</p> <ul style="list-style-type: none"> • Checks and other transactions made using your checking account number • Automatic bill payments • Recurring Debit Card transactions <p>We <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):</p> <ul style="list-style-type: none"> • ATM transactions • One-Time Debit Card transactions <p>We pay overdrafts at our discretion, which means we <u>do not guarantee</u> that we will authorize and pay any type of transaction. If we do <u>not</u> authorize and pay an overdraft, your transaction will be declined.</p> | | |
| What if I want Flushing Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions? | | |
| <p>If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, you can opt-in to our Everyday Overdraft Protection by completing the Consent Form which can be mailed, sent via secure email or brought into one of our branch locations. The mailing address is Flushing Bank, P.O. Box 9000 East Meadow, N.Y. 11554. Attn: General Services.</p> | | |
| Customer Instructions: You may Opt In or Opt Out of this service by indicating your selection for each account (s) attached to your ATM or Debit Card. | | |
| Account Number(s) | Opt In – YES. I want Flushing Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. | Opt Out – NO. I <u>do not</u> want Flushing Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| | <input type="checkbox"/> | <input type="checkbox"/> |
| Signature: | X | |
| Printed Name: | | Date: |
| For Bank Use Only: | | |
| Banker Name: | | Date Account Updated: |
| Date Confirmation Mailed (Phone requests only): | | |