

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
Customer Information		
Name:	Last 4 Social Security #:	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.</p> <p>If we do <u>not</u> authorize and pay an overdraft, your transaction will be declined.</p>		
What fees will I be charged if Flushing Bank pays my overdraft?		
<p>Under our standard overdraft practices:</p> <ul style="list-style-type: none"> • We will charge you a fee of up to \$35 each time we pay an overdraft, however, no more than three overdraft fees may be charged against the account per day. 		
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, call 800.581.2889, visit us at www.Flushingbank.com, or complete the form and present it at any of our branches. You may also mail the Consent Form to: Flushing Bank, Po 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	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: