

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account Holder:

Financial Institution: PROFINIUM, INC
FAIRMONT OFFICE
105 LAKE AVE
PO BOX 848
FAIRMONT, MN 56031-0848

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 two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as 1) **Automatic transfer** from another Profinium account as funds are needed to cover an overdraft. We will charge \$5.00 each time we transfer funds as an Overdraft Transfer Charge. Or, 2) **Ready Reserve** account if qualified. \$25.00 RR Annual Fee, plus a predetermined rate of interest when the credit line is used, either of 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
- 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
- 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 I be charged if PROFINIUM, INC pays my overdraft?

Under our standard overdraft practices:

- °We will charge a fee of \$30.00 each time we pay an overdraft caused by check or other debit.
- °If you choose to Opt In to Overdraft Defender, we will charge a fee of \$25.00 each time we pay an overdraft caused by use of your debit card.
- °These fees do not apply if the overdraft balance is \$5.00 or less.
- °We will charge an Extended Overdraft Fee of \$10.00 after every seventh (7th) consecutive calendar day the account is overdrawn.
- °There is a \$150.00 per day maximum we can charge for overdrawing your account.

► What if I want PROFINIUM, INC to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (507) 235-5538, or complete the form below and present it at a branch, or mail it to: PROFINIUM INC, 105 LAKE AVENUE, FAIRMONT, MN, 56031-0848

____ I do not want PROFINIUM, INC to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want PROFINIUM, INC to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

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Right to Revoke Consent

If you have given your consent to have PROFINIUM, INC authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying PROFINIUM, INC as follows:

To opt out of our overdraft coverage, or for information about alternatives we offer for covering overdrafts, please:

°Contact us at 507-235-5538 or 800-254-6197

°Contact us at www.profinium.com

°Notify the bank in writing and deliver to 105 Lake Ave, Fairmont MN 56031

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)
