



What You Need to Know about Overdrafts and Overdraft Fees

The Opt-In Consent Form for Overdraft Services EXPLANATION OF OVERDRAFT COVERAGE

Your Right to Request Overdraft Coverage

We will not pay your overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions. Even if you do not request overdraft coverage for ATM withdrawals and debit card purchases, we may still pay your overdrafts for other types of transactions, including checks.

Having overdraft coverage does not guarantee that we will pay your overdrafts. If we decide to pay an overdraft, you will be charged fees as described below.

Other Ways We Can Cover Your Overdrafts

Overdraft coverage differs from other overdraft services we offer, such as linking your account to a statement savings account with us. See below for more information, including how to contact us if you want overdraft coverage to apply to your ATM withdrawals and debit card purchases.

Overdraft Fees

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- Fees we can charge you for overdrawing your account are limited to a maximum of four (4) daily and sixteen (16) monthly.

How to Request Overdraft Coverage or Get More Information

To request overdraft coverage for your ATM withdrawals and debit card purchases, or for information about other alternatives we offer for covering overdrafts, please:

- Contact us at 1-508-820-4000 or 1-866-322-1889.
- Request it at www.mutualone.com
- Send us a written request: MutualOne Bank, Attn: eBranch, 160 Cochituate Rd., Framingham MA 01701.

I want MutualOne Bank to authorize and pay overdrafts on my ATM withdrawals and debit card purchases.

I do not want MutualOne Bank to authorize and pay overdrafts on my ATM withdrawals and debit card purchases.

Account
 Number: _____ Date: _____ Printed
 Name: _____
 Signature: _____