

A-9(B) Model Opt-Out Form for Periodic Statements

You have the right to tell us not to pay overdrafts for ATM withdrawals and debit card purchases you make at a store, online, or by telephone. [If you do, we will decline these transactions if you do not have enough money in your account to cover them.] As a result, you may pay fewer overdraft fees.

To opt out of our overdraft coverage, or for information about alternatives we offer for covering overdrafts (including linking this account to another account with us), contact us at 1-8xx-xxx-xxxx or [insert Internet address].