



**What You Need to Know about ATM and Debit Card Overdraft Services**

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We understand that the use of overdraft service is an important and valuable choice for our customers to have available, and we want to continue offering you this choice.

**Changes to your Overdraft Privileges - Beginning August 15, 2010**

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number.
- Automatic bill payments.

**We will no longer authorize and pay overdrafts for the following types of transactions after August 15, 2010, 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, in most cases.

**What fees will I be charged if Community Bank of Florida pays my overdrafts?**

Under our standard overdraft practices:

- There is no fee for the service unless you use it.
- We will charge you a fee of up to \$29.00 each time we pay an overdraft.
- To learn more or to discuss your options, call or visit any of our financial centers and we will be happy to help you.

**What if I want Community Bank of Florida to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

“**Opting In**” ensures against having certain transactions denied and many customers prefer to have the benefit in place for those situations. **“Opting In” for Debit Card overdraft protection costs nothing unless you use it.**

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, you may visit any of our Financial Centers or fill out the form below and return it to us.

Please fill out, sign and return to:  
Community Bank of Florida, 28801 SW 157 Avenue Homestead, Florida 33033  
Attention: Karla Knowles, Deposit Operations

**✓ Please indicate your choice below:**

**Yes I want Community Bank of Florida to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.**

**No I do not want Community Bank of Florida to authorize and pay overdrafts on my ATM and everyday Debit Card transactions. This change will take effect on August 15, 2010.**

Printed Name \_\_\_\_\_ Date \_\_\_\_\_

Account Number \_\_\_\_\_

Authorized Signature \_\_\_\_\_

\*Important Information:

Overdraft limits are subject to the discretion of Community Bank of Florida and we reserve the right to discontinue or refuse the Overdraft Privilege at anytime.  
Member FDIC.