



P.O. Box 1602 South Bend, IN 46634

March 1, 2019

Subject: Debit & ATM Card Overdraft Choice Notification

Dear Customer,

Thank you for previously enrolling in the 1st Source Bank Debit & ATM Card Overdraft Choice. We want to ensure that we have properly explained how this works and let you know we are here should you have questions.

With the Debit & ATM Card Overdraft Choice, 1st Source Bank may allow your everyday debit card or ATM transaction(s) to be processed even if there is not enough money in your account. Should the Bank allow payment on a transaction when you **do not** have sufficient funds in your account, you will receive a \$36 fee. If your account is overdrawn for 6 or more consecutive business days, there is an additional \$7 fee per day. If you do not overdraw on your account, there is no charge.

Your Debit & ATM Card Overdraft Choice does not affect our standard overdraft practice for other types of transactions, such as overdrafts caused by checks, other transactions using your checking account number, or automatic bill payments.

**What happens should you decide NOT to continue with the Debit & ATM Card Overdraft Choice?**

Should you choose to opt-out, the Bank may decline your everyday debit or ATM card transaction(s) when there is not enough money available in your account.

You may switch options at any time; no questions asked. Just let us know and we will be happy to make the change for you:

- Call us at 574 235-2000 or 800 513-2360, or visit one of our local banking centers, or
- Complete the [Choice Form found at www.1stsource.com/choiceform](http://www.1stsource.com/choiceform) and mail to:

Debit Card Overdraft Choice, c/o Deposit Services  
1st Source Bank  
P.O. Box 1602  
South Bend, IN 46634