What You need to Know about Overdrafts and Overdraft Fees

SmartStart Accounts Only
Your account is not eligible for overdraft services or subject to overdraft fees until the account converts from a SmartStart account.

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 a link to a savings account or an overdraft line of credit**, 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 (also called Overdraft Privilege (ODP) Service).

What are the standard overdraft practices that come with my account?

We do strive to authorize and pay overdrafts for the following types of transactions:
- Checks and other transactions made using your checking account number
- 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 MidCountry Bank pays my overdraft?

Under our standard overdraft practices:
- We will charge you a fee up to $35 each time we pay an overdraft.
- We may charge up to $175 daily for paid overdraft items.
- Also, if your account is overdrawn for 5 or more consecutive business days, we may charge an additional $6 per day for a maximum of 10 days.

What fees will I be charged if MidCountry Bank does not pay my overdraft?
- A Non-Sufficient Funds (NSF) fee will apply only when items are presented for payment for which there are insufficient funds to pay.
- We will charge you a fee up to $35 each time we return an item for Non-Sufficient Funds (NSF). You may also be charged a fee by the party that presented the item for payment.

You may be able to avoid these fees by applying for a line of credit** or transfer arrangement with us to cover your overdrafts.

You have no obligation to participate in our ODP Service. You may opt in or out of the ODP Service at any time*. If you do not want us to consider payment of your occasional overdrafts, it will be our normal practice to deny the authorization or payment of any of these items for you.

What if I want MidCountry Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you opt into the ODP Service, you may also opt in or out of the payment of one-time ATM and everyday debit card transactions at the same time under the same NSF fee guidelines.

OPT IN/OUT REQUEST

All Accounts

Overdraft Privilege (ODP) Service:

___ Yes, I want to enroll in MidCountry Bank's ODP Service.

__x__ No, I do not want to enroll in MidCountry Bank's ODP Service. *I understand that even though you will mark my account records to indicate I do not want you to authorize/pay any NSF transactions using your ODP Service, you cannot guarantee that you will never exercise your discretion to authorize or pay a transaction I have initiated and for which I do not have sufficient funds. I also understand that you may authorize/pay one or more of my NSF items in error or inadvertently.*

Consumer Only Accounts

ATM and everyday debit card transactions (only applicable if Yes to opt in above):

___ Yes, I want MidCountry Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
I understand that by selecting Yes I acknowledge my election to opt in to the overdraft service to continue payment of ATM and everyday debit card transactions, and may revoke this election at any time.

__x__ No, I do not want MidCountry Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

You may opt in or out of our ODP Service or the payment of ATM and everyday debit card transactions options at any time after your account converts from a SmartStart account. If you would like to change your selections complete and sign this form and present it at a branch or mail it to the address below. If you would like to opt out of our ODP Service or the payment of ATM and everyday debit card transactions, you can also call 1-877-874-7376.

MidCountry Bank
Attn: Customer Care
7825 Washington Ave S., Suite 923
Bloomington, MN 55439

Printed Name : _____ Date: 08/18/2026

Signature: _____

Account Number(s) (please list each account):

_____

_____

_____

*Exclusions apply for certain products and account ownership.

**All lines of credit subject to underwriting guidelines and credit approval. SmartStart accounts are not eligible for overdraft protection plans.

Member FDIC

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