WHAT YOU NEED TO KNOW
ABOUT OVERDRAFTS AND OVERDRAFT FEES

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 another depository account, 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.

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

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 not authorize and pay overdrafts for the following types of transactions without your consent:

- 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 Macatawa Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of $32 each time we pay an overdraft.
- There is a maximum of five (5) non-sufficient funds charges per account per day.

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

We have made it convenient for you to extend your Overdraft Privilege.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, simply stop by one of our convenient branch locations or call our Customer Service Center at (877) 820-2265. You can revoke your authorization for Macatawa Bank to pay these overdrafts at any time.