

DEBIT CARD PRIVILEGE PAY CONSENT FORM

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your checking account to cover a transaction, but we pay it anyway. There are two ways we can cover overdrafts to your account:

1. We have standard overdraft practices that come with your account; or,
2. We offer overdraft protection plans, such as a link to a savings account or an overdraft line of credit, which may be less expensive than the standard overdraft plan that comes with your account. To learn more, ask us about these plans.

Amplify uses your available account balance to determine whether sufficient funds are available when transactions attempt to clear your account. Amplify will normally pay overdrafts within the Privilege Pay limit, but payment is a discretionary courtesy and not a right or obligation. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Please refer to our Privilege Pay policy. If you are not interested in Debit Card Privilege Pay, please choose the account(s) you wish to remove coverage from below.

This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD PRIVILEGE PAY (“OVERDRAFT”) PRACTICES THAT COME WITH MY ACCOUNT?

Amplify authorizes Privilege Pay (“overdraft”) for the following types of transactions:

- Share drafts (checks written off the account) and other transactions made using your checking account number
- Automatic bill payments
- Recurring debit card payments such as gym memberships, TXDot, Netflix, etc.
- ACH transactions

Amplify will not authorize Privilege Pay (“overdrafts”) for the following transactions unless you opt in to Debit Card Privilege Pay:

- Everyday debit card transactions (whether used as “debit” or “credit”)
- ATM transactions

Privilege Pay and Debit Card Privilege Pay are discretionary, which means that Amplify does not guarantee that every overdraft transaction will always be authorized. If a Privilege Pay transaction is not authorized, the transaction will be declined.

WHAT FEES WILL I BE CHARGED IF AMPLIFY AUTHORIZES A PRIVILEGE PAY (“OVERDRAFT”) TRANSACTION?

Amplify will charge you a fee of \$30 each time an overdraft occurs. If more than 5 overdraft transactions occur in a single day, the fees are limited to \$150.

HOW DO I NOTIFY AMPLIFY THAT I WANT TO AUTHORIZE AND PAY OVERDRAFTS ON MY EVERYDAY DEBIT CARD AND ATM TRANSACTIONS?

You may submit your consent to us to continue your full overdraft program by doing the following:

1. Call and speak to a representative at 512.836.5901
2. Complete the consent form below and present it at any AMPLIFY branch, or mail it to:

AMPLIFY
PO BOX 85300
Austin, Texas 78708

ADD COVERAGE: I DO want AMPLIFY to authorize and pay overdrafts on my everyday debit card transactions and ATM transactions on the account(s) I choose below.

REMOVE COVERAGE: I DO NOT want AMPLIFY to authorize and pay overdrafts on my everyday debit card transactions and ATM transactions on the account(s) I choose below.

PRINT NAME:

ACCOUNT NUMBER:

MEMBER SIGNATURE:

DATE: