

## **IMPORTANT INFORMATION FOR INB CHECKING ACCOUNT OWNERS AND DEBIT CARD USERS**

Last month we told you that regulatory changes would very soon impact INB customers that use an ATM and/or debit card for access to their personal accounts. In particular, customers are **REQUIRED** to notify us that they would like us to consider future coverage of ATM and one-time debit card transactions if they will cause an overdraft in the account.

### **IF YOU OPT-IN:**

Your debit card will work as it currently does. If we authorize reasonable debit card transactions that cause your account to fall into a negative balance, you will incur our normal paid item (OD) fee of \$30 as set forth in our Fee Schedule – the same as if we returned a check unpaid. Opting-In means you will continue to have a safety net up to your available Occasional Overdraft Protection Service (OOPS<sup>®</sup>) limit that may save you the embarrassment of having a transaction declined if you have made a mistake in balancing your account or are short on cash.

### **IF YOU TAKE NO ACTION:**

As required by law, we will no longer be able to provide overdraft coverage automatically for any ATM or everyday debit card transactions that would cause your account to reach a negative balance. If there are insufficient funds in your account, the debit card or ATM transaction will be declined.

### **LET US HEAR FROM YOU**

As required by law, we have included in this statement the additional information about overdrafts, overdraft fees, standard practices and additional overdraft protection plans offered by the bank. We encourage you to read all of this information, especially if you are a regular debit card user.

**If you want to keep the Overdraft Coverage on your ATM and/or debit card, we need to hear from you soon, and have established a simple telephone opt-in process. Please contact our automated Telebank service, available 24 hours a day, at 877-965-4455. You will need to Opt-In for each checking account you own, so please have those numbers available when you call. Your account number can be found at the top right corner of this statement.**

## 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 a savings account, or Cash Reserve (an interest-bearing credit plan) 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 (OOPS®).

- **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

If we don't hear from you, after August 15, 2010, we will 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 Illinois National Bank pays my overdraft?**

Under our standard overdraft practices:

- **We will charge you a fee of \$30 each time we pay an overdraft.**
- Also, if your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$30 every 7 days your account remains overdrawn.
- There is no limit on the total fees we can charge you for overdrawing your account.

- **What if I want Illinois National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call our automated Telebank service at 1-877-965-4455, available 24-hours a day, or visit with a banker at one of our convenient locations.