

As you are making a purchase with your debit card, have you ever had that feeling you forgot to make that last deposit and your transaction might be declined? In today's busy world it can happen to any of us. Don't worry, we can offer you peace of mind.

No Worries

Mountain West Bank is happy to provide you with a standard overdraft program when your account meets eligibility requirements*. In the event there are not sufficient funds in your account, our protection plan allows everyday debit card and ATM transactions to be approved at our discretion. This saves you the embarrassment and inconvenience of a declined transaction.

We would like to continue providing this service to you. However, due to new federal regulations, we will not be able to offer you our overdraft protection service covering everyday debit card and ATM transactions after August 15, 2010 without your explicit approval.

The information below will provide you with the facts that you will need to make an informed decision on whether our overdraft protection services are right for you.

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 a standard overdraft program that you can choose to participate in.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, please ask us about these plans.

This notice explains our standard overdraft program.

What is the standard overdraft program that comes with my account?

When your account becomes eligible*, Mountain West Bank **does** authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We **cannot** authorize and pay overdrafts** for the following types of transactions **unless** you ask us to, (see the "opt in" information below):

- ATM transactions
- Everyday debit card transactions

What fees will I be charged if Mountain West Bank pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of **\$27** each time we pay an overdraft***.

Also, if your account is overdrawn for 8 or more consecutive business days, we will charge an additional \$5 per day.

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

There are several ways for you to ensure your account continues to function the same way it does today:

ONLINE – If you received a letter from us containing a 10-digit security code, you may opt-in at this website: (click link)

[Overdraft Authorization Service](#)

Or by calling 1-877-734-6781. If the security code has been lost or misplaced you may call a customer service representative at 1-800-775-1889 to retrieve that information.

There are 3 easy steps to complete the Opt-In process online.

Click on the link above to access the Overdraft Authorization Service website.

On the Welcome screen, enter in the 10 digit Security ID code contained within the letter. Then enter the last 4 digits of the account number included in the notification form. Click 'Next'.

Select "I WANT Mountain West Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions." Enter the Account Owner Name in the field provided. (Only one owner name is required.)

Lastly, click the 'Submit' button.

US MAIL – Complete and return, via mail, the opt-in form provided on the last page of this document. You can also contact Mountain West Bank at 1-800-775-1889; we will send you an opt-in authorization form which you can mail back to us.

IN PERSON – Stop in at any of our branch locations to complete an opt-in form.

What if I want to revoke my authorization?

You may revoke your request for ODP for everyday debit card and ATM transactions by calling us at 1-800-775-1889 or by stopping by your local branch. You may also send your written request to PO Box 6013, Helena, MT 59604.

What if I have more questions?

Check out the Overdraft Protection FAQ section of our website by clicking [HERE](#).

**Eligibility requirements include an open/active account for at least 30 days and \$400.00 in deposits.*

***We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. For example, we typically do not pay overdrafts if a customer's account is not in good standing, they are not making regular deposits or the account has too many overdrafts. If we do not authorize an overdraft, your transaction will be declined.*

****There is no limit on the total fees we can charge you for overdrawing your account. Customers should make every attempt to bring their account to a positive balance as soon as possible, and must do so within 45 days.*

*****These new regulations apply to consumer accounts only. Business accounts are not applicable.*

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, print this page, fill out the Opt-In form below and drop it off at your local branch office or mail it to:

Mountain West Bank, N.A.
PO Box 6013
Helena, MT 59604

You can also contact a customer service representative at 1-800-775-1889 for more information or to have a form sent to you.

I want Mountain West Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Date:

Account Number(s):

Signature: _____

** Your "OPT IN" choice will be effective after August 15, 2010