



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 checking account, savings account or personal line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask a Frost banker about our 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
- ACH transactions
- Automatic bill payments

We do not authorize and pay overdrafts for the following type of transaction unless you ask us to (see below):

- 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 Frost pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$35 for each item greater than \$5 that overdraws your account by:
 - more than \$5 under our standard overdraft practices
 - more than \$100 under our standard overdraft practices if you have a Frost Personal or Frost Plus account
- There will be a daily limit of \$105 on the total fees we can charge you for overdrawing your account

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

If you also want us to authorize and pay overdrafts on your everyday debit card transactions, please let us know:

- By mail—Attn: CIF, P.O. Box 1600, San Antonio, TX 78296
- By phone—give us a call at 1-800-513-7678
- In person—stop by your nearest financial center
- Online—at frostbank.com