



Bounce Protection

Opt-in for Expanded Overdraft Protection Today!

At Independent Financial, we encourage you to manage your finances responsibly and avoid overdrafts whenever possible. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Bounce Protection, a special overdraft service for Independent Financial customers.

Overdrafts and Protection Options

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, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

- ATM transactions
- Everyday debit card transactions

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. We do not guarantee that we will always authorize and pay any type of transaction.

What fees will I be charged if Independent Financial pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$35 for each overdraft item we pay.
- We will not charge you a fee for more than 5 items (\$175) per day.
- The bank will not charge a fee for items that overdraw your account by \$10 or less.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, opt-in online at ifinancial.com, call your local branch or simply complete the form below and return by visiting your local branch or by mail.

I do not want Independent Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Independent Financial to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name of Authorized Signer: _____ Date: _____

Checking Account Number(s): _____

Signature: _____

You will receive confirmation of your debit card and ATM transaction preferences by U.S. Mail. Should you change your mind and decide you no longer want standard Bounce Protection coverage on your account, please call or visit your local branch.



Independent Bank is now Independent Financial

You may mail this form to the following address:

IF Account Management
1600 Redbud Blvd., Ste. 312
McKinney, TX 75069

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Visit ifinancial.com for locations in Texas and Colorado.

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