



863 Napoleon Ave.
P.O. Drawer D
Sunset, LA 70584
Phone (337) 662-5222
Fax (337) 662-5705

900 Kaliste Saloom Rd.
P.O. Box 81489
Lafayette, LA 70598
Phone (337) 234-5220
Fax (337) 234-4658

400 East Madison St.
P.O. Box 525
Broussard, LA 70518
Phone (337) 837-5220
Fax (337) 837-2667

April 21, 2010

YOUR IMMEDIATE RESPONSE IS REQUIRED

Dear Valued Customer:

At Bank of Sunset & Trust Company, we understand that unexpected expenses sometimes occur when you might not have money in your account to cover those costs. That is why currently we may authorize and pay overdrafts for checks you write, ACH items, Internet Bill Pay, debit card transactions and ATM withdrawal items.

However, because of a new banking regulation, we will not be able to authorize and pay overdrafts for your everyday debit card transactions and ATM withdrawals beginning August 15, 2010, **unless you ask us to.**

The bottom section on the back of this letter contains **Opt-In (I want)** and **Opt-Out (I do not want)** options. By selecting the Opt-In option, you will avoid the embarrassment and inconvenience of having debit card transactions declined. You will still pay a fee of \$25 each time we pay an overdraft, but you will not find yourself in a situation of having your debit card transactions declined due to lack of funds. If you **do not** want Bank of Sunset to authorize and pay overdrafts on your everyday debit card transactions and ATM withdrawals, select the Opt-Out option.

Please review the notice located on the reverse side of this letter and make your selection located at the bottom of the page. In addition, please sign, date and provide your account number(s) and return in the self addressed stamped envelope to Bank of Sunset & Trust Company. We are notifying our customers in advance so that you have enough time to respond to our request. Your immediate response will allow us adequate processing time.

We look forward to assisting you with all your financial needs. If you have any questions regarding this or any other matters please contact our Customer Service Representative at any of our locations.

We thank you for your business.

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, 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.

► What are 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

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 Bank of Sunset & Trust Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

► What if I want Bank of Sunset & Trust Company 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 complete the form below and present it at a branch or mail it in the self addressed stamped envelope.

If you opt-in, you make revoke this consent any time after July 1, 2010, by sending written notification to the following address: Bank of Sunset & Trust Co, P.O. Drawer D, Sunset, LA 70584.



_____ I **do not** want Bank of Sunset & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I **want** Bank of Sunset & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature _____

Date _____

Account Number(s) _____