



An important regulatory change will take effect August 15, 2010 that may impact your checking account. **YOUR ACTION MAY BE NECESSARY.** Your account may currently have an overdraft service that allows ATM and one-time Debit Card transactions to be approved, at our discretion, should the transaction amount exceed your balance. To continue this service, banks are now required to have the customer's permission before allowing overdrafts to be paid on ATM or one-time Debit Card transactions.

What happens if I <u>AUTHORIZE</u>	What happens if I <u>DO NOT AUTHORIZE</u>
<p>The advantages of authorizing payment of ATM and one-time Debit Card transactions when there are insufficient funds in your account are:</p> <p>CONVENIENCE – May allow your ATM and one-time Debit Card transactions to be approved when you have a negative balance.</p> <p>FLEXIBILITY – May allow you to make a purchase even if you can't make a deposit or transfer money until later that same business day.</p> <p>PEACE OF MIND – May cover you if you have an unexpected expense – like a car tow – or have an emergency.</p> <p>CONTROL – Would only assess an overdraft fee if the account is insufficient when the authorized transaction clears your account.</p>	<p>If you do not authorize us to pay overdrafts on your ATM and one-time debit card transactions, beginning August 15, 2010, we will not be able to authorize an ATM or one-time debit card transaction that causes your account to reach a negative balance.</p> <p>You do NOT want us to authorize your ATM or one time debit card transactions when there are insufficient funds in your account.</p> <p>ATM or one time Debit Card transactions may be declined at places like the grocery store, pharmacy, restaurants and gas stations or when you need cash.</p> <p>Without another form of payment such as a check, cash or credit card, you will be unable to complete the transaction.</p>

To notify us of your decision, click and download the Authorization Form. Print and mail the completed form by August 1, 2010 to:

American National Bank of Texas
ATTN: B.E.S.T. Dept
P.O. Box 40
Terrell, TX 75160

Your decision will take effect August 15, 2010

For further guidance click on the *Guide Me* button. Answer a few questions, and instantly know which option is best for you.