

Attachment 1:

Excerpt from Pew's model disclosure box for checking accounts

Overdraft Options for Consumers with Debit Cards	Option A: (Default)	No Overdraft Service		If you choose not to opt in to any kind of overdraft service, transactions that would cause an overdraft will be declined at no cost to you.
	Option B: Overdraft Transfer Plan	Overdraft Transfer Fee	\$	per overdraft covered by a transfer from a linked savings account, line of credit, or credit card
		Overdraft Penalty Fee	\$	per overdraft covered by an advance from your financial institution
	Option C: Overdraft Penalty Plan	Maximum Number of Overdraft Penalty Fees per Day		You will only be charged this number of overdraft penalty fees per day, even if we elect to cover additional overdrafts.
		Minimum Amount Required to Trigger an Overdraft Penalty Fee	\$	If you are overdrawn by this amount or less, you will not incur an overdraft penalty fee.
		Extended Overdraft Penalty Fee	\$	charged every X day the account is overdrawn, starting Y days after the account is first overdrawn