

## Courtesy Overdraft Programs Advertising Requirements

Type of communication about overdrafts or program	Periodic Statement §230.11(a)(1)	Advertising Disclosures §230.11(b)(1)
In-person discussions	No	No
Customer-initiated inquiry	No, unless program info given in response to balance inquiry on VRU, ATM or web site	No, unless program info given in response to balance inquiry on VRU, ATM or web site
Line-of-credit subject to Reg. Z	No. Not subject to Reg. DD	No. Not subject to Reg. DD
Info about specific overdraft in notice or on statement	No	No
Notice that a transaction may result in an OD fee	No	No
Making a required disclosure	No	No
Outdoor media (billboards, signs)	Yes	No
Wording in account agreement about bank's right to pay overdrafts	No	No
Indoor signs (does not include screens on indoor ATMs)	Yes	Yes, but only requires "fees may apply" and "contact an employee for more information about applicable fees and terms"
Broadcast and electronic media (TV and radio, <i>but not</i> web site, ATM screen, VRU, or email)	Yes	No
Internet site	Yes	Yes (same as print ad requirements)
ATM screens	Yes	Yes, but limited to amount of fee(s) for payment of each overdraft and time period to cover overdraft
Telephone response machines (VRUs)	Yes	Yes, but limited to amount of fee(s) for payment of each overdraft and time period to cover overdraft
Print media	Yes	Yes
E-mail	Yes	Yes
Brochures (but see "Informational materials")	Yes	Yes
Informational materials about overdrafts, if institution's OD service not specified	No	No
Telephone solicitations	Yes	Yes
Message in letter or on statement that states limit of coverage	Yes	Yes
"Welcome" letter announcing approval for OD service	Yes	Yes
ATM receipt	Yes	No
Providing any balance by any method, if it includes the OD coverage amount	Yes	Yes