



American Bank

Regulation E Overdraft Notification

Under changes made to Regulation E, banks are prohibited from charging overdraft fees for **ATM and day-to-day debit card transactions** (excluding all checks and bill payments) that overdraw the consumer's account unless the consumer consents to have the bank pay such overdrafts.

An **overdraft** occurs when you make an ATM transaction or use your debit card to make a purchase for an amount greater than the balance in your account. If a one-time overdraft occurs on an exception basis as a result of this type of transaction, American Bank does not charge an overdraft fee for these one-time transactions. As a result, the new Regulation E changes **do not affect American Bank accounts**.

Please contact your local branch office of American Bank if you would like additional information on the new Regulation E changes.

Rockville	(301) 231-9199
Chevy Chase	(202) 895-9070
Silver Spring	(240) 485-0520
Bethesda	(301) 654-4902
Washington, DC	(202) 420-7320