

## 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 transferring funds from another account or our First Express Line of Credit, 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 the 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

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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 First National Bank and Trust Company pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$34.50** each time we pay an overdraft.
- There is a limit of no more than 10 overdraft fees we can charge you for overdrawing your account on any given day.

**You have the right to revoke your consent to Opt-In or Opt-Out of overdrafts services for everyday debit card and ATM transactions at any time by contacting us at 800-667-4401, stopping into any of our 16 locations or logging in to online banking and sending us a secure message with your decision.**

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**For more information visit [www.bankatfirstnational.com/overdraftservices](http://www.bankatfirstnational.com/overdraftservices)**

Printed Name: \_\_\_\_\_

I want First National Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions for this account.

I do not want First National Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions for this account.

Account Number: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_