

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 a link to a savings account, 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

After August 15th, 2010, 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 be charged if National Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25.00** each time we pay an overdraft.
- There is **a daily limit of \$100.00 per day** we can charge you for overdrawing your account.
- Also, if your account is overdrawn for 10 or more consecutive business days, we will charge an additional **\$30.00**.

➤ **What if I want National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions contact us any of the following ways:

- Call In-Touch 24 @ (800) 811-8134 Option "8"
- Call (800) 717-3991
- Email us at lfinley@national-bank.com
- Complete the form below and present it at any National Bank location or mail it to: National Bank, 212 S. Main Street Hillsboro, IL 62049
- To obtain additional forms visit our website at www.national-bank.com

➤ **You have the right to revoke the consent at any time.**

 I do not want National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____

Account Number: _____