

## 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 different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer other overdraft protection plans which may be less expensive than our standard overdraft practices. To learn more, ask us about:

\* advance from a line of credit

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

#### ***For accounts opened prior to July 1, 2010:***

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

ATM transactions  
Everyday debit card transactions

#### ***For accounts opened July 1, 2010 or after:***

After July 1, 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 Bank of Ohio County 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.

Also, if your account is overdrawn for **3** or more consecutive **business** days, we can charge an additional **\$5.00 every day**.

There is no limit on the total fees we can charge you for overdrawing your account.

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

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call **270-274-5678** visit **www.bankohiocounty.com**, or complete the form below and present it at any of our offices or mail it to **Bank of Ohio County, P.O. Box 307, Beaver Dam, Kentucky 42320**

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

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 I do not want **Bank of Ohio County** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want **Bank of Ohio County** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

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

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

[DDA or SAV] Account Number: \_\_\_\_\_