



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 or a Reserve 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.

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

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.

FEES CHARGED IF FNB PAYS AN OVERDRAFT

What fees will I be charged if FNB pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee each time we pay an overdraft. If you are within your overdraft privilege amount the fee will be \$33.00, otherwise it will be \$35.00.
• We will only charge up to 5 overdraft fees per day.
• No overdraft fees will be charged for items that overdraw your account by \$10 or less.
• Also, if your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$5 per business day up to 15 business days.

PAYMENT OF ATM TRANSACTIONS AND EVERYDAY DEBIT CARD TRANSACTIONS

What if I want FNB 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 270-247-1758, visit us at www.growwithfnb.com or complete the form below and drop it off at any of our branches or the form can be mailed to: FNB Bank, ATTN: Operations, P.O. Box 369, Mayfield, KY 42066.

[] I want FNB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

[] I do not want FNB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____

Notice: Each account must have its own completed form. You have the right to revoke your decision to opt-in at any time.