



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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings account or a personal 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 on or after August 15, 2010.

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
 - Recurring debit card transactions (example: monthly membership dues)
- We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):
 - ATM Transactions
 - Everyday EZPay 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. We will honor these transactions whenever possible.
- If you do not opt-in, we are unable to authorize your transaction and the transaction will be declined.

What fees will I be charged if Tri City National Bank pays my overdraft?

You will have until the end of that business day to make a deposit or transfer funds to cover your approved EZPay debit card purchases to avoid overdraft fees for these purchases.

- Under our standard overdraft practices:
 - We will charge you a fee of \$30 each time we pay an overdraft.
 - Also, if your account is overdrawn for 5 or more consecutive days, we will charge an additional \$5 per day your account remains overdrawn.
 - There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Tri City National Bank to authorize and pay overdrafts on my ATM and everyday EZPay debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday EZPay debit card transactions, call 1-888-874-2489, visit TriLine online banking at www.tcnb.com or complete the attached form and present it at a branch or return it in the enclosed postage-paid envelope.

You may update your consent option at any time.

YES I wish to keep my account(s) the same by authorizing the bank to pay on my ATM and everyday EZPay debit card transactions if I do not have sufficient available funds.

Printed Name: _____ Signature: _____

Date: _____ Account Number(s): _____