



Greenville National Bank

446 S. Broadway, PO Box 190

Greenville, Ohio 45331

937-548-1114

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 have standard overdraft practices that come with your account. We also offer an overdraft protection plan, tied to your savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan. 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

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 (Point of Sale 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 Greenville National Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay a check, ACH or other item not listed below.
- We will charge you a fee of \$25 each time we pay an ATM or everyday debit card transactions.
- If your account balance falls below \$0.00 anytime during the statement cycle we will charge you a monthly service charge of no more than \$10.00.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Greenville National Bank 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 us at **937-548-1114**, fax at **937-548-0650** or complete the form below and drop off at your branch. You can also mail the form to the address shown above.

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

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

Printed Name: _____ Date: _____

Account Number: _____

Should you change your mind and decide you no longer want to have your ATM and everyday debit card transactions authorized and paid, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.