

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 coverage from your Home Equity Line of Credit or from SafetyNet Savings which may be less expensive than our standard overdraft practices. To learn more, ask us about a Home Equity Line of Credit or SafetyNet Savings. You may also set low balance alerts through CNB Online Banking to help avoid overdrafts in your checking account.

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:

- 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 I be charged if Citizens National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$35 each time we pay an overdraft.
- If the overdraft balance is less than \$5, an overdraft fee will not be charged.
- A maximum of six OD fees will be charged per day.

What if I want Citizens 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, call (601) 693-1331 or 1-866-333-4CNB, or you can visit www.YourCNB.com/OptIn. You may also complete the form below and drop it off at any CNB location, or mail it to:

Citizens National Bank
P O Box 911
Meridian, MS 39302-9989

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

Printed Name: _____

Account Number ending: _____

Date: _____