

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 as a courtesy to you. We can cover your overdrafts in one of two 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, 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**.

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 City National Bank pays my overdraft?

Under our standard overdraft practices:

- We will **charge** you a fee of up to **\$36** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions, or what if I want to change a previous authorization to pay overdrafts on my ATM and everyday debit card?

We require that you give us permission to provide this service. If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, or if you previously authorized us to pay overdrafts and wish to change your selections, complete and submit the **Bounce Protection Plus** selections below. You may also contact your local branch or visit bankatcity.com/overdraft_protection.

What if I want to change how City National Bank handles overdrafts on my checks and automatic bill payments?

If you want to change the way City National handles your overdrafts on checks and automatic bill payments, complete and submit the **Bounce Protection** selection below. You may also contact your local branch or visit bankatcity.com/overdraft_protection.

Name _____

Address _____

Account #1 Last Four Digits: _____

Bounce Protection Plus

- I want City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions
- I do not want City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions

Bounce Protection

- I want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments
- I do not want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments
(Note: by opting out of Bounce Protection, you may not opt-in to Bounce Protection Plus).

Account #2 Last Four Digits: _____

Bounce Protection Plus

- I want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments
- I do not want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments

Bounce Protection

- I want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments
- I do not want City National Bank to authorize and pay overdrafts on my checks and automatic bill payments
(Note: by opting out of Bounce Protection, you may not opt-in to Bounce Protection Plus).

If you have more than two accounts, complete as many forms as needed.

Alternative Ways to Opt In or Opt Out



ONLINE

bankatcity.com/overdraft_protection



CALL

your local branch



VISIT



MAIL

25 Gatewater Road
Cross Lanes, WV 25313-9906