

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 another 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 without your consent.

- 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:

- An overdraft fee of \$32.00 will be charged per transaction for personal accounts. A fee of \$39.00 will be charged per transaction to business accounts or \$50.00 per transaction for any transaction in the amount of \$3,000.00 or greater.
- Any business account that remains overdrawn will be charged a daily overdraft fee \$7.50 for each consecutive calendar day that the account is overdrawn.
- There is a limit of \$200 per day on the total fees we can charge you for overdrawing your personal account.

➤ **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, please do one of the following: complete the form below and present it at a branch, call (318) 741-3500 and let us know, or visit our website at <https://www.citizensnb.com> to complete the form and mail it to: Citizens National Bank, Attn: Bookkeeping, 2711 East Texas Street, Bossier City, LA 71111. You can revoke your authorization for Citizens National Bank to pay these overdrafts at any time by any of the above methods. Please include both your name and account number so we can properly identify your account.

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

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

Printed Name: _____

Date: _____

Account Number: _____