



**WE HAVE OPTIONS! LET US HELP YOU DECIDE.**

**OVERDRAFT COVERAGE OPTIONS:**

**Overdraft Deposit Transfer**

Overdraft Transfer Deposit will automatically transfer funds to your checking account from another account you have here at Citizens National Bank. There is a \$5 fee per transfer which could save you money compared to the cost of the Standard and Additional Overdraft Coverage fees. If this is an option you would like to explore, please contact a bank representative at (318) 741-3500 or come by any branch location and we will be happy to help you.

**Standard Overdraft Coverage**

This service will cover overdrafts on your account for the following transactions:

<ul style="list-style-type: none"> <li>• Checks</li> <li>• ACH – Automatic Debits</li> <li>• Recurring Debit Card Payments</li> <li>• Online Bill Pay Items</li> <li>• Internet Banking Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone Banking</li> <li>• Teller Window Transactions</li> </ul>
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Enjoy the peace of mind this service can offer if an inadvertent overdraft happens to occur. An overdraft fee of \$34.00 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 of \$7.50 for each consecutive calendar day that the account is overdrawn.

**Additional Overdraft Coverage**

This service covers all of the transactions listed above - plus two more:

<ul style="list-style-type: none"> <li>• Checks</li> <li>• ACH – Automatic Debits</li> <li>• Recurring Debit Card Payments</li> <li>• Online Bill Pay Items</li> <li>• Internet Banking Transfers</li> </ul>	<ul style="list-style-type: none"> <li>• Telephone Banking</li> <li>• Teller Window Transactions</li> <li>• <i>ATM Transactions</i></li> <li>• <i>Everyday Debit Card Transactions</i></li> </ul>
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The same fees apply as with Standard Overdraft Coverage (shown above).

It is very simple to elect to have the Additional Overdraft Coverage on your account. Simply contact a bank representative at (318) 741-3500 or come by any branch location and we will be happy to help you. You may also complete the online form on our website at <https://www.citizensnb.com> and mail it to: Citizens National Bank, Attn: Payment Services, 2711 East Texas Street, Bossier City, LA, 71111.

You may discontinue Standard or Additional Overdraft Coverage at any time by contacting us at the phone number or email address above, visiting a branch location, or by completing the online form located at <https://www.citizensnb.com> and mailing it to Citizens National Bank, Attn: Payment Services, 2711 East Texas Street, Bossier City, LA, 71111.

## OVERDRAFT COVERAGE DISCLOSURE

The Overdraft Fee is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed the appropriate Overdraft Fee or a Return Item Fee will apply. All fees and charges will be included as part of the Overdraft Coverage limit amount. Your account may become overdrawn in excess of the Overdraft Coverage limit amount as a result of a fee.

Account Type	Overdraft or Return Item Fee (per item, per presentment)	Amount of Overdraft or Returned Item	Additional fees
Personal	\$34.00 / \$205.00 maximum per day	Any amount	None
Business	\$39.00 / No maximum per day	Less than \$3,000.00	\$7.50 daily overdraft fee
Business	\$50.00 / No maximum per day	\$3,000.00 or greater	\$7.50 daily overdraft fee

Overdraft Coverage is not a line of credit; it is a discretionary overdraft service that may be adjusted, suspended, or cancelled at any time and without prior notice.

Overdraft Coverage may be discontinued at our discretion at any time; for example, if you default on a loan with us, misuse a product, or your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account by not bringing it into a positive status within 32 days for a minimum of one business day.

Overdraft Deposit Transfer is a less expensive option than overdraft coverage, which links two accounts allowing an automatic transfer to transfer funds from one account to another. This service includes a \$10 fee per transfer which could save you money compared to the cost of the Standard and Additional Overdraft Coverage fees.

We may restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Overdraft Coverage limit. If you use your debit card for recurring payments, e.g., utilities, and your debit card is ever suspended, these transactions will be declined or returned to the payee(s).

Please be aware that the Overdraft Coverage amount is not included in your balance provided through online banking, mobile banking, or Citizens National Bank's ATMs.

Citizens National Bank will not authorize debit card or ATM transactions unless there are available funds (including Overdraft Coverage options) to cover the transactions and any fee(s), although under payment system rules, Citizens National Bank may be obligated to pay some unauthorized debit card transactions.

Giving us your consent to pay overdrafts for ATM withdrawals and everyday debit card transactions on your consumer account may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Coverage limit and may also help you avoid overdrafts in excess of your available funds that could result in restriction of your debit card.

Citizens National Bank authorizes and pays transactions using the available balance in your account. The available balance is comprised of the ledger balance (collected funds) less any debit card holds. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft coverage and/or the amount of the Overdraft Coverage limit, may be used to authorize and pay a transaction. This may include items represented for payment.

Citizens National Bank will place an authorization hold on your account for any debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.

Except as described in this letter, Citizens National Bank may not pay items if your account does not contain available funds (including the Overdraft Coverage limit) to cover the item(s) and the amount of any fee(s).

Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in your deposit account terms and conditions. The total (negative) balance, including all fees and charges, is due and payable upon demand.