

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 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Unless you opt-in, we will not authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions

Use the form below if you wish to request this coverage.

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 FNBT pays my overdraft?

Under our standard overdraft practices, we will charge you a fee of up to **\$25** (FNBT 360 account holders) or **\$28** (all other accounts) each time we pay an overdraft.

What if I want FNBT 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 (405) 224-2200, visit www.bankFNBT.com, or complete the form below and present it at one of our locations or mail it to: First National Bank & Trust, P.O. Drawer 1130, Chickasha, OK 73023.

Choose an overdraft option

Please check one	<input type="checkbox"/> Keep bill payment and checks option <i>I do <u>not</u> want FNBT to authorize and pay overdrafts on my ATM and everyday debit card transactions.</i>	<input type="checkbox"/> Switch to all transactions option <i>I <u>want</u> FNBT to authorize and pay overdrafts on my ATM and everyday debit card transactions.</i>
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How was this received?

PRINTED NAME _____

ACCT NUMBER (last 4 digits) _____

DATE _____

NOTE: This fee is subject to change at any time. If it does change, you will receive notice at least 30 days prior. You may call our offices to verify this or any fee.

