

### 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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a savings or checking account, or a line of credit<sup>1</sup>, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.  
<sup>1</sup>Line of credit subject to approval.

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 (see below):

- 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 BANK & TRUST PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$34.00** each time we pay an overdraft.
- If your account is overdrawn for **5** or more consecutive business days, we will charge an additional **\$5.00** per every **5th business day** your account remains overdrawn.
- There is a limit of \$204.00 on the total fees we can charge you for overdrawing your account per day.
- We will not charge you a fee if your account is overdrawn by **\$3.00 or less on any given day**.

#### WHAT IF I WANT CITIZENS BANK & TRUST 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 (863)676-7631 or complete the form below and present it at any of our locations, or mail it to:

P.O. Box 3400, Lake Wales, FL 33859

You can revoke your authorization for Citizens Bank & Trust to pay these overdrafts at any time by any of the above mentioned methods. Your revocation must include both your name and account number(s), so we can properly identify your account(s).

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I **do not** want Citizens Bank & Trust to authorize and pay overdrafts on my ATM and Everyday debit card transactions.

I **want** Citizens Bank & Trust to authorize and pay overdrafts on my ATM and Everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_