



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 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 (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 First Harrison Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$33 each time we pay an overdraft.
- Also, a continuous overdraft fee of \$15 will be charged every 15 calendar days your account is overdrawn.
- The maximum daily overdraft limit that we will charge you for overdrawing your account is \$175.00.

What if I want First Harrison Bank 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, complete the form below and mail to: First Harrison Bank, PO Box 37, Palmyra, IN 47164.

It can also be presented at your nearest First Harrison Branch.

Note: You have the right to opt-out of this agreement (in writing) via the above contact information.



_____ I want First Harrison Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
(Scholar, Second Chance and Business Checking accounts are not eligible for this option).

Printed Name: _____

Date: _____

Account Number(s): _____