

## 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 the following overdraft protection plans, such as a link to a checking, savings or pre-approved Home Equity lines of credit 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 using your checking account number
- ACH Transactions
- 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 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 Traditional Bank pays my overdraft?

Under our standard overdraft practices:

- We charge a fee of **\$32.00** each time we pay an overdraft.
- If the account is overdrawn for more than 5 consecutive business days, we will charge an additional \$15.00 every 5 business days.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.
- Overdraft per item fees waived on accounts that are overdrawn \$5 or less.

### What if I want Traditional 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, call (800)498-0414 or complete the form below and present it at any of our locations or mail it to: do one of the following:

**Traditional Bank**  
PO Box 326  
Mt. Sterling, KY 40353

-----ELECTION FORM-----

I **do not** want **Traditional Bank** to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

I **want** **Traditional Bank** to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

X (Signature) \_\_\_\_\_

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

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

Account Number: \_\_\_\_\_