



Submit your information on-line using the email we sent you,
OR
Simply complete the bottom portion of this form,
mail it, or bring it in to the nearest branch. Thank you!

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 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 National Bank and Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$33 each time we pay an overdraft.
• Also, if your account is overdrawn for five or more consecutive days, we will charge an additional \$5 every five days.
• There is no limit on the total fees we can charge you for overdrawing your account.

What if I want National Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call us at 1-800-837-3011, visit one of our branch locations, visit your personalized URL and complete the secure electronic election form, or complete this form and mail it back to us in the enclosed envelope.

Action Required:

Please mark the appropriate box below indicating your overdraft coverage preferences.

- [ ] I do not want National Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.
[ ] I want National Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Enter or Print Name:

Enter Date:

Enter Your Account Number:

Email to us using the Submit button on this form or print and mail to:
National Bank and Trust, P.O. Box 711 Wilmington, Ohio 45177, Attention: Debit Card Opt-In