

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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 Heritage Bank & Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.95** each time we pay an overdraft.
- We will not charge you a fee if your account is overdrawn by \$10.00 or less on any given day
- If your account is negative for two consecutive business days, we will charge an additional \$5.95 for each of the consecutive business days the account remains negative.
- There is a limit of \$164.75 per day on the total fees we can charge you for overdrawing your account

What if I want Heritage Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions? This only applies after you become eligible for the Overdraft Privilege program.

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (931) 388-1970, visit our website at <http://www.heritagebankandtrust.com>, complete the form below and present it at a branch or mail it to: 217 S. James Campbell Blvd., Columbia, TN 38401. You can revoke your authorization for Heritage Bank and Trust to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

Heritage Bank & Trust, P.O. Box 1970, Columbia, TN 38402

_____ I do not want Heritage Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Heritage Bank & Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

E-Mail: _____

Account Number: _____

Port#: _____

Bank Employee _____