

THE COMMUNITY BANK

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 (Point of Sale transactions)

We pay overdrafts at our discretion, which means we do not guarantee that we will 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 The Community Bank pays my overdraft?

Under our standard overdraft practices:

- * We will charge you a fee of up to **\$38** each time we pay an overdraft.
- * The maximum number of overdraft fees you may be charged in a day for overdrawing your account is 5, or \$190.00.

What if I want The Community Bank 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 **740-454-1600**, visit www.thecombank.com or complete the form below and drop off at any Community Bank location.

 I want The Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want The Community Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Date:

Account Numbers:

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions, you may revoke your authorization at any time by contacting us either in

person, by mail, or by phone. Signer_____