

**OVERDRAFT SERVICES CONSENT FORM**



**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 overdraft protection plans, such as a link to a account, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans. 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 FIRST NATIONAL BANK OF WAYNESBORO PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$28.00** each time we pay an overdraft.
- If your account is overdrawn for 7 or more consecutive business days, we will charge an additional \$1.00 per day.
- There is a limit of \$224.00 on the total fees we can charge you for overdrawing your account per day.

**WHAT IF I WANT FIRST NATIONAL BANK OF WAYNESBORO 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 (706)554-8100 or complete the form below and present it at any of our locations or mail it to:

First National Bank  
PO Box 647  
Waynesboro, GA 30830

---

I do not want First National Bank of Waynesboro to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want First National Bank of Waynesboro to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

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

Title: \_\_\_\_\_

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

Account Number(s): \_\_\_\_\_

---

**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH FIRST NATIONAL BANK OF WAYNESBORO TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

**To revoke your authorization at First National Bank of Waynesboro to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below.** Please bring this completed form to any one of our First National Bank of Waynesboro locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have First National Bank of Waynesboro pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

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

Title: \_\_\_\_\_

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

Account Number(s): \_\_\_\_\_