

## 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 another account or a line of credit, which may be less costly 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 City Bank & Trust Company pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$22.50** each time we pay an overdraft if your account is overdrawn more than \$10
- We will not charge you a fee if your account is overdrawn by \$10 or less on any given day
- If the amount of an item on your account is \$10 or less, the OD Fee is \$12.50
- If your account is overdrawn for 8 or more consecutive Business Days, we will charge an additional \$3 for each of the consecutive Business Days the account remains overdrawn
- **There is a limit of \$90** per day on the total fees we can charge you for overdrawing your consumer account

➤ **What if I want City Bank & Trust Company 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 (318) 357-3719, visit our website at [www.mycitybank.com](http://www.mycitybank.com), send us a secure message through online banking, complete the form below and present it at a branch or mail it to: PO Box 246, Natchitoches, LA 71457.

You can revoke your authorization for City Bank & Trust Company to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

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\_\_\_\_\_ **I do not** want City Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ **I want** City Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

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

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

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