

Federal Law Requires You To Choose

You May Lose Your Overdraft Privilege on **Debit Card** or **ATM** Transactions.

It's never wise to overdraw your account. But if you want the peace-of-mind knowing **Debit Card** purchases or **ATM** transactions will continue to be honored by this courtesy privilege, even if these transactions overdraw your account ... **You Must Opt-In!**

OPTING-IN

BENEFIT – As a courtesy, FNB will generally **AUTHORIZE** your **ATM** or **Debit Card** transactions ... even if it results in your account being overdrawn ... as long as your account remains in good standing.

FEES – You will be assessed a \$30 fee for each item that overdrafts your account.

NOT OPTING-IN

ATM or **Debit Card** transactions will generally be **DECLINED** if these transactions put your account in an overdraft situation. You will not be subject to overdraft fees.

FEES – You will lose your Overdraft Privilege. No fees will be incurred.

Here's How To Opt-In

In Person: At Any FNB Office

By Mail: Return the form you received
in early July

Online: www.yourfnbbank.com

By Phone: local–256.259.6000
toll free–866.244.7312



Choose It OR

LOSE IT

Overdraft Privilege

Overdraft Privilege is a service we add to qualified checking accounts to cover overdrafts to a set limit, subject to the Bank's eligibility criteria. The purpose of this privilege is to save you from the embarrassment, additional merchant fees and other problems that might result from an overdraft of your checking account. We encourage you to manage your funds wisely. Offering *Overdraft Privilege* is NOT an encouragement to overdraft your account. An overdraft fee of \$30 will be charged for each item paid using *Overdraft Privilege*. This fee will be deducted from the *Overdraft Privilege* limit. Transactions that may be covered under the *Overdraft Privilege* program and cause a fee to be incurred include: overdrafts created by checks, in person withdrawals, telephone or Internet transactions or other electronic means. **Unless you request the service (Opt-In), overdraft privileges will not apply to ATM or Debit Card transactions. Otherwise, such transactions will be declined if they overdraw your account.**

After the Overdraft Privilege has been activated, we have the right to suspend the privilege at any time based on failure to meet our eligibility criteria. We also reserve the right to suspend the privilege if we believe you are not managing your account in a responsible manner which may harm you or us. In that case, we may suspend your Overdraft Privilege even if you meet all the criteria listed above, but we will only do so after we give you 7 days notice. We reserve the right to return any item drawn on your account if sufficient funds are not available. Some reasons for the return of an item include, but are not limited to: we suspect the item to be fraudulent or used to perpetrate fraud or other illegal activity; the item is not endorsed properly; or your account has remained overdrawn for a period of more than 30 days. FNB does not encourage overdrawing your account. **SIGNIFICANT FEES MAY BE INCURRED.**

