

What You Need to Know About Overdrafts and Overdraft Fees

Language that is preceded by a box below is included only if the box is checked or marked with an "X".

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 as follows:

We have standard overdraft practices that come with your account.

We also offer one or more overdraft protection plans which may be less expensive than our standard overdraft practices, such as the following (to learn more, ask us about these plans):

- A line of credit
- A link to another account
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This notice explains our standard overdraft practices.

What are our standard overdraft practices that come with your account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks
- Checks and other transactions using your checking account number
- Automatic bill payments
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(Note to institution: The first of the following two options should be chosen for accounts opened before July 1, 2010, and the second should be chosen for accounts opened on or after July 1, 2010.)

Commencing August 15, 2010, 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

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- ◆ 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 be charged if FirstBank pays my overdraft?

Under our standard overdraft practices the following fees are imposed (if more than one fee is checked, both the first fee checked and any additional fee(s) checked are imposed):

- We charge a fee of \$ 35.00 each time we pay an overdraft.
- We charge a fee of up to \$ each time we pay an overdraft.
- We charge a fee of \$ for each day your account is overdrawn.
- We charge a fee of up to \$ for each day your account is overdrawn.
- If the account is overdrawn for more than 5 consecutive days, we charge a fee of \$ 5.00 for each day your account is overdrawn.
- If the account is overdrawn for more than consecutive days, we charge a fee of up to \$ for each day your account is overdrawn.
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One of the following three boxes must be checked or marked with an "X", and if the third is chosen, describe the fee limit:

- There is no limit to the total fees that we can charge you for overdrawing your account.
- The maximum number of overdraft fees that we can assess is limited to 8 per day.
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What if I want FirstBank 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, do one of the following:

- call 1-800-413-4211
- visit www.firstbankonline.com
- complete and sign the Election Form below, detach it at the dotted line, and deliver it to us or mail it to us at
P.O. Box 388
Lexington, TN 38351

-----**ELECTION FORM**-----

____ I want FirstBank to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

X _____
Printed Name: _____
Date: _____
Account Number: _____