



Home National 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 cover your overdraft according to our standard overdraft practices that come with your account. 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 Home National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$28.00** each time we pay an overdraft.
- We limit our fees to 2 items charged per day (even if you have more items that overdraft your account).
- The daily limit of overdraft fees charged is **\$56.00**.

What if I want Home National 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, complete the form below and return it to Home National Bank either in person, by mail or by fax.

----- ✂ ----- ✂ ----- ✂ ----- ✂ -----

CUSTOMER NAMES:

ACCOUNT NUMBER:

Please mark one of the following choices:

_____ I do not want Home National Bank to authorize and pay overdrafts on ATM and everyday debit card transactions.

_____ I do want Home National Bank to authorize and pay overdrafts on ATM and everyday debit card transactions.

Signature _____ Date _____

Work Phone (____)_____ Home Phone (____)_____ Cell Phone (____)_____

____ By providing my e-mail address below, I authorize HNB to send the confirmation of my Opt-in via e-mail:

117 East Main Street • Thorntown, Indiana 46071 • (765) 436-2222 • Fax (765) 436-7339

2510 N Lebanon Street • Lebanon, Indiana 46052 • (765) 482-3600 • Fax (765) 482-3683