

Citizens Guaranty 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 can cover your overdrafts in two different ways:

- We have standard overdraft practices (“**My CGB Courtesy Program**”) that may be available on your account.
- We also offer overdraft protection plans, such as a link to a savings account (**Super Saver**), 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 (“**My CGB Courtesy Program**”).

1. What are the standard overdraft practices (“**My CGB Courtesy Program**”) 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 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.

2. What fees will I be charged if Citizens Guaranty Bank pays my overdraft?

Under our standard overdraft practices (**My CGB Courtesy Program**):

- We will charge you a fee of **\$35** each time we pay an overdraft.
- There is a 6-item daily limit on the total fees we can charge you for overdrawing your account.
- There is no- limit on the total fees we can charge you for overdrawing your account.

3. What if I want Citizens Guaranty Bank 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 your local branch or complete the form below and drop it off at any branch or mail it to: Card Opt-In, Accounting Dept., Citizens Guaranty Bank, PO Box 630, Irvine, KY 40336 You may also call our Call Center at (833)83-MYCGB.

NOTE: You may revoke this consent below at any time in the same manner as noted above.

OPT-IN FORM

I DO want Citizen Guaranty Bank to authorize and pay overdrafts on my ATM and everyday debit card

I DO NOT want Citizens Guaranty Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Print/ Sign Name: _____ Date: _____

Account Number _____

FOR INTERNAL USE ONLY

By Telephone: _____ (Date) _____ (Initials) CGB FILE MAINTENANCE _____ (Initials) _____ (Branch) _____ (Date)