

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 the following manner:

- We have 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?**

- At our discretion, we do authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions (such as ACH) made using your checking account number.
 - Automatic bill payments
- After August 15, 2010, 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 (for example, point-of-sale, telephone, and Internet sale)

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 Bank of Lexington pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Bank of Lexington 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 us at 859-219-2900, or email us at Operations@bankoflexington.net, or complete the form below- detach it and mail or bring it to our bank. If responding via email, please include the information below. If you decide to mail it to the bank, please use this address: **Bank of Lexington, ATTN: Operations, 761 Corporate Drive, Lexington, KY 40503.**

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I do not want BANK OF LEXINGTON to authorize and pay overdrafts on my ATM and everyday debit card transactions. (If you select this option, it will not take effect until August 15th, 2010.)

I want BANK OF LEXINGTON to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number(s): _____

Signature: _____

YOU MAY CHANGE OR REVOKE THIS CONSENT TO PAY AT ANY TIME BY NOTIFYING US.