

## OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PROTECTION AND OVERDRAFT PRIVILEGE

MCNB Banks understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

### Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection link to another Deposit Account you have at MCNB Banks <sup>1</sup>	No fee per transfer
Overdraft Protection Line of Credit <sup>1, 2</sup>	Subject to interest
Overdraft Privilege Standard or Extended Coverage	\$35 Overdraft Fee per item presented*

<sup>1</sup>Call us at 304-436-4112, email us at mybank@mcnbbanks.com, or come by a branch to sign up or apply for these services; <sup>2</sup>Subject to credit approval.

*\* Per item presented means each time an item is presented, including re-presentment.*

**Overdraft Protection** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at MCNB Bank and Trust Co. for a finance charge. Please note that overdraft lines of credit are subject to credit approval.

**Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Overdraft Protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	<b>If you would like to select Extended Coverage for future transactions:</b> <ul style="list-style-type: none"> <li>• call us at 304-436-4112</li> <li>• complete the online consent form found at <a href="http://www.mcnbbanks.com">www.mcnbbanks.com</a></li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at MCNB Banks, Attn: Deposit Operations, P.O. Box 549, Welch, WV 24801</li> <li>• email us at: <a href="mailto:mybank@mcnbbanks.com">mybank@mcnbbanks.com</a></li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue Overdraft Privilege in its entirety by contacting us at 304-436-4112 or sending us an email at [mybank@mcnbbanks.com](mailto:mybank@mcnbbanks.com).

## 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:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account or a line of credit, which may be less costly than our standard overdraft practices. To learn more, ask us about these plans.

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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 MCNB Bank and Trust Co. pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$35** each time we pay an overdraft if your account is overdrawn more than \$5
- We will not charge you a fee if your account is overdrawn by \$5 or less on any given day
- **There is a limit of \$175** per day on the total fees we can charge you for overdrawing your account

➤ **What if I want MCNB Bank and Trust Co. 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 304-436-4112, visit our website at [www.mcnbbanks.com](http://www.mcnbbanks.com), email us at [mybank@mcnbbanks.com](mailto:mybank@mcnbbanks.com), complete the form below and present it at a branch or mail it to: MCNB Banks, Attn: Deposit Operations, P.O. Box 549, Welch, WV 24801. You can revoke your authorization for MCNB Bank and Trust Co. to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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\_\_\_\_\_ **I do not** want MCNB Bank and Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_ **I want** MCNB Bank and Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_