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, 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 Liberty Bank pays my overdraft?**

  Under our standard overdraft practices:
  - We will charge you a fee of up to **$25** 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
  - If your account is overdrawn for 5 or more consecutive business days, we may charge an additional $5 for each of the consecutive business days the account remains overdrawn
  - **There is a limit** of $150 per day on the total fees we can charge you for overdrawing your account

- **What if I want Liberty 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, call (256) 659-2175, visit our website at www.libertybankal.com, email us at info@libertybankal.com, complete the form below and present it at a branch or mail it to: P.O. Box 187, Geraldine, AL. 35974. You can revoke your authorization for Liberty Bank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

_____**I do not** want Liberty Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____**I want** Liberty Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____