

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 a savings or other account, which may be less expensive than our standard overdraft practice. To learn more, please ask us for more details on 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 with 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:

- 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 The First National Bank of Henning, Ottertail and Battle Lake pays my overdraft?

Under our standard overdraft practices:

- If your account is less than \$10.00 overdrawn, there is no charge and no notice is produced.
- If your account is between \$10.01 & \$22.00 overdrawn, there is no charge but a notice is generated.
- If your account is \$22.01 or more overdrawn, you will be charged \$22.00 per debit item, up to a maximum of \$110.00 in charges per day.
- Also, if your account is overdrawn for 7 or more consecutive days, we will charge an additional \$22.00 per 7 day period.

What if I want The First National Bank of Henning, Ottertail and Battle Lake 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 218-583-2933 (Henning), 218-367-2736 (Ottertail), 218-864-5275 (Battle Lake) or 866-531-5253 (Toll Free); send us an email at customerservice@fnbhenning.com or complete the form below and mail in the envelope provided or by dropping it off at one of our offices.