

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 personal use 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 CNB Bank & Trust, N.A. pays my overdraft?**

Under our standard overdraft practices:

- We will charge you an Overdraft Item Fee of up to **\$30.00** each time we pay an overdraft if your account is overdrawn more than \$5.00.
- We will charge no fee if your account is overdrawn by \$5.00 or less.
- Also, if your account remains overdrawn by \$500 or more, for 3 or more consecutive business days, we will charge your account a daily Continuing Overdraft Fee of \$5.00 for each of the consecutive business days, the account remains overdrawn, beginning on the 3rd business day.
- **There is a limit** of \$150.00 Overdraft items Fees per day we will charge you for overdrawing your account. This limit only applies to consumer accounts.

➤ **What if I want CNB Bank & Trust, N.A. 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 **1-866-342-2620**, or visit our website at **www.cnbil.com**, or e-mail us at **ODP@cnbil.com**, or complete the form below and present it at a branch or mail it to: P.O. Box 350, Carlinville, IL 62626. You may revoke your authorization for CNB Bank & Trust 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.

I DO NOT WANT CNB Bank & Trust, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I WANT CNB Bank & Trust, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

By:
Date: