



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 2 different ways:

- 1) We have standard overdraft practices, known as the **No Bounce Advantage Program**, that come with your account.
- 2) We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices, known as the **No Bounce Advantage Program**, that come with your account.

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 made using your checking account number
- Automatic bill payments

After August 14, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions (for example, point-of-sale, telephone, and internet purchases)

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 Bank pays my overdraft?

Under our No Bounce Advantage Program:

- We will charge you a fee of \$28.00 each time we pay an overdraft.
- There is no limit on the total of fees we can charge you for overdrawing your account.

If you want the Bank to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the form below and present or mail to your local branch, call your local branch, or visit us on the Web.

I want the Bank to authorize and pay overdrafts for my ATM and one-time debit card transactions.

I do not want the Bank to authorize and pay overdrafts for my ATM and one-time debit card transactions.

Your Name:	Date:
Account Number(s): <i>List all account numbers you want covered</i>	Mailing Address:

Please return the completed form to the Bank, or call your local branch.

Bank of Chickamauga – Main Office P.O. Box 159 Chickamauga, GA 30707 (706) 375-3112	Bank of Chickamauga – Branch Office P.O. Box 159 Chickamauga, GA 30707 (706) 375-3124
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