

## 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 an Item, but we pay it anyway. We determine if you have enough money in your account to cover an Item as follows:

We use the "available balance" method to determine whether there is enough money in your account to pay for an Item. However we use the account's ledger balance to assess overdraft/NSF fees. Importantly, your "available" balance may not be the same as your account's ledger balance. This means an overdraft could occur regardless of your account's available balance. For more information, please see the "Determining your available balance" section of your Terms and Conditions of Your Account disclosure, also available by contacting us at your local branch.

We can cover your overdrafts in two different ways.

1. We have standard overdraft practices that come with your account.
2. We also offer one or more overdraft protection plans, such as a line of credit or 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.

### 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 using 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 (see below):

- ◆ 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 City National Bank pays my overdraft?

Under our standard overdraft practices:

- ◆ We charge a fee of **\$36.00** each time we pay an overdraft.
- ◆ The maximum number of overdraft fees that we can assess is limited to six per day.

### What if I want City National 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 (304) 926-3300, visit [https://www.bankatcity.com/overdraft\\_protection](https://www.bankatcity.com/overdraft_protection), complete the form below and mail it to City National Bank, 25 Gatewater Rd., Cross Lanes, WV 25313 or complete the form below and deliver it to us.

I want City National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions with respect to the account identified below.

Signature: \_\_\_\_\_

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

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

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