



Attention: Bookkeeping
100 E. Franklin Street
P.O. Box 234
Kenton, Ohio 43326

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 Bounce Protection Plans 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 made using your checking account number
- Automatic bill payments

Until August 15, 2010, we will authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

Beginning August 15, 2010, we will not authorize and pay overdrafts for these types of 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 National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- The maximum number of overdraft fees you may be charged per day for overdrawing your account is 5 for a total of \$150.00.

➤ What if I want Liberty National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions beginning August 15, 2010?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions beginning August 15, 2010, call us at one of our convenient locations or complete the form below and drop it off or fax it to one of our branch locations. You can also mail the form to the address shown above.

Effective August 15, 2010

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

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

Printed Name: _____

Signature: _____

Date: _____

Account Number(s): _____

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions beginning August 15, 2010, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.