



OPT-IN CONSENT FORM

-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 overdrafts practices that come with your account.
2. We offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

This notice explains our Bounce Protection service.

➤ **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
- Debit card transactions

After August 15, 2010, we will not authorize and pay overdrafts for ATM and Debit card transactions unless you give authorization by signing the consent form below.

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 First Neighborhood Bank pays my overdraft?**

Under our standard overdraft practices:

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

➤ **What if I want First Neighborhood Bank to authorize and pay overdrafts on my ATM and debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and debit card transactions, call 304.927.1750 or 304.485.7846, or complete the form below and present it at any FNB office or mail it to:

P.O. Box 1049, Spencer, WV 25276

P.O. Box 4565, Parkersburg, WV 26104

-----CONSENT FORM-----

Effective August 15, 2010

YES, I want First Neighborhood Bank to authorize and pay overdrafts on my ATM and debit card transactions. I understand that I have an ongoing right to revoke this consent at any time.

NO, I DO NOT want First Neighborhood Bank to authorize and pay overdrafts on my ATM and debit card transactions.

Printed Name: _____

Account Number: _____

Signature: _____

Date: _____

If this form is not returned, we must assume that you **DO NOT WANT** Overdraft Protection to cover your ATM and debit card transactions. This service will then be removed effective August 15, 2010.

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and 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.

For Office Use Only – Verified: SSN Phone No. DOB Last Deposit Other: _____