

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 overdraft protection plans, such as a **link to a savings account**, **overdraft protection line of credit (Instant Money)**, or **Bounce Protection**, which may be less expensive than our standard overdraft practices. To learn more, please 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

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 FNCB pays my overdraft?

Under our standard overdraft practices:

1. We will charge you a fee of **\$35.00** each time we pay an overdraft.
2. There is a limit of five fees per day that we can charge you for overdrawing your account.

What if I want FNCB to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please:

- Call 1-877-TRY-FNCB
- Visit www.fncb.com/overdraft
- Complete this form and present it at any FNCB branch or mail it to: FNCB, 102 E. Drinker St., Dunmore, PA 18512



Let us know your choice today.

Please print your name, mailing information and indicate your choice below:

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

No. I do not want FNCB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Yes. I want FNCB to authorize and pay overdrafts on my ATM and everyday debit card transactions for these checking account(s):

Account Number(s):

Signature: _____ Date: _____

Please note: Your account number can be found on your account statement or personal check. Please bring your completed form to an FNCB branch or return it to us at: 102 E. Drinker St., Dunmore, PA 18512