

FIRST NORTHERN BANK

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 your savings account or to an overdraft line of credit 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
- Recurring debit card transactions (example: monthly membership dues)

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 First Northern Bank pays my overdrafts?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32 per item** each time we pay or return an overdraft.
- There is a **daily maximum limit of \$192** in Overdraft fees we will charge you for overdrawing consumer accounts
- We do not charge an Overdraft or NSF fee on consumer accounts if, after an item is dishonored or paid, your overdraft balance is no greater than \$10 or the amount of the Item is \$10 or less regardless of the overdraft balance.
- You may be charged an Overdraft or NSF fee when a check is represented for payment that was originally returned for NSF.

➤ **What if I want First Northern Bank 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, either complete the form below and mail the tear-away portion **ONLY** to First Northern Bank, Overdraft Program, P.O. Box 547, Dixon, CA 95620, go into a branch or call our Overdraft Program Coordinator at 1-877-362-6000.

You may revoke your consent at any time.

I **DO NOT** want the Bank to authorize and pay overdrafts on my ATM and everyday card transactions.

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

Account #: _____

Signature: _____

Date: _____

Printed Name: _____

Branch Stamp

ODP Dept. Stamp