

What You Need to Know about Overdrafts and Overdraft Fees
Effective July 1, 2010

New Customers

Effective August, 15, 2010

Existing Customers

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 discretionary overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a 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 discretionary overdraft practices that come with my account?

We *may* 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 BNA Bank pays my overdraft?

Under our standard discretionary overdraft practices:

- We will charge you a fee of up to **\$25** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

What if I want BNA 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, call locally 662.534.8171 or visit www.bnabank.com, or complete the form below and drop it off at any branch or mail it to: BNA Bank, PO Drawer 811, New Albany, MS 38652.

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

_____ I **do not** want BNA Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Number: _____

Printed Name: _____

Date: _____

Signature: _____

FOR INTERNAL USE ONLY

Communication via:

In Person Phone Email

Date: _____ Time: _____

Employee Signature: _____

Confirmation Letter: Yes Send

Date Confirmation Letter Sent: _____