

# 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 one of two ways:

1. We offer a courtesy overdraft program that we call *Overdraft Privilege* that may be used to pay transactions when your actual balance is insufficient. However, the decision to pay overdrafts is at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.
2. We also offer overdraft protection plans, such as an automatic transfer from another JBT deposit account or through a line of credit loan account, which may be less expensive than either our standard overdraft practice or the use of the optional *Overdraft Privilege* service. To learn more, ask us about these plans.

This notice explains our standard overdraft practices with optional *Overdraft Privilege* service.

## What are the standard overdraft practices that come with my account?

At our discretion, we do authorize and pay overdrafts for the following types of transactions using your checking account with optional *Overdraft Privilege* service.

- Checks and other transactions made using your checking account number
- Pre-authorized electronic transactions

We will not be able to authorize and pay overdrafts for the following types of transactions unless you are covered by our optional *Overdraft Privilege* service and you authorize us to pay these transactions. (see below):

- ATM transactions
- Everyday debit card transactions

If you have not authorized us to pay ATM and everyday debit card transactions using *Overdraft Privilege*, your transaction will be declined.

## What fees will I be charged if Jonestown Bank & Trust Co. pays my overdraft?

Under our standard overdraft practices including our *Overdraft Privilege* service:

- We will charge you a fee of **\$30** each time we pay an overdraft. This is the same fee we charge if an item is returned unpaid using standard overdraft practices without optional *Overdraft Privilege* service.
- There is a \$120 limit on the total fees we will charge you for overdrawing your account in any one business day with or without *Overdraft Privilege* service.

## What if I want Jonestown Bank & Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions using *Overdraft Privilege* service?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions; call us at (717) 274-7557, visit any JBT branch; or write to us at JBT, Attn: Bookkeeping Department, 421 E. Penn Ave., Cleona, PA 17042.

## What if I change my mind?

If you want us to revoke your authorization, call us at (717) 274-7557; visit any JBT branch; or write to us at JBT, Attn: Bookkeeping Department, 421 E. Penn Ave., Cleona, PA 17042.

**If you have any questions** and would like to discuss this important decision with a qualified representative, please contact your nearest JBT community branch.

## Option Form

Please return this form by **August 15, 2010** to inform us of your choice.

I WANT (opt-in) JBT to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I DO NOT WANT (opt-out) JBT to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Account number (only one account per form, photocopy for each additional account)

If you have not notified us of your choice by August 15, 2010, we will not authorize and pay ATM and everyday debit card transactions if your available funds are insufficient. The transaction will be declined.

**INTERNAL  
USE ONLY**

\_\_\_\_\_  
Date Received

\_\_\_\_\_  
Date Processed

\_\_\_\_\_  
Initials



**Bank on a Smile.<sup>SM</sup>**

Jonestown	717-865-2112
Grantville	717-469-0623
Quentin Road	717-279-7720
Ebenezer	717-274-5421
Lebanon	717-273-0405
Cleona	717-279-7655
Palmyra	717-641-0032
Northside Commons	717-838-2265
Newmanstown	610-589-1234