

# OVERDRAFT SERVICES DISCLOSURE AND 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 overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a 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, Force Posted Debit, Bill Payment Debit, Returned Deposit Item, Miscellaneous Debit, Withdrawal and ACH Debit.

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 National Bank of Pasco pays my overdraft?

----Under our standard overdraft practices: \$34.00

What if I want First National Bank of Pasco 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 (352) 521-0141, or complete the form below and present it at a branch, or mail it to: First National Bank of Pasco, 13315 US Highway 301, Dade City, FL, 33525

I do not want First National Bank of Pasco to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want First National Bank of Pasco to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
I decline participation in the First National Bank of Pasco overdraft program.

## Right to Revoke Consent

If you have given your consent to have First National Bank of Pasco authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying First National Bank of Pasco as follows: Call (352) 521-0141, or complete the form above and present it at a branch, or mail it to: First National Bank of Pasco, 13315 US Highway 301, Dade City, FL 33525 (If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).) (rev. 4/2013).