



IMPORTANT ACCOUNT INFORMATION FOR OUR CUSTOMERS

from

**The Community Bank
113 N. Fifth Street
Zanesville, OH 43701
(740) 454-1600**

OPT IN | OPT OUT OVERDRAFT DISCLOSURE

What You Need To Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have sufficient funds in your account to cover a transaction, but we pay the transaction 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, which may be less expensive than our standard overdraft practices.

What are 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 the Opt In | Opt Out section below):

- ATM transactions
- Check 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 The Community Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$38.00** each time we pay an overdraft.
- There is a \$190 limit per day on the total fees we can charge you for overdrawing your account.

What if I want The Community Bank to authorize and pay overdrafts on my ATM and check card transactions or stop The Community Bank from paying overdrafts on my ATM or check card transactions?

Call 740-454-1600, visit www.thecombank.com and complete the Opt In | Opt Out section after reviewing the disclosure.

 I want The Community Bank to authorize and pay overdrafts on my ATM and check card transactions.

I do not want The Community Bank to authorize and pay overdrafts on my ATM and check card transactions.

Printed Name: _____ Date: _____ Account Number(s): _____

Should you change your mind and decide you no longer want The Community Bank to continue to authorize and pay overdrafts on your ATM and check card transactions, you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.