



We've Got **YOU** Covered!

What is Overdraft Privilege?

A non-contractual courtesy that's included with your checking account to cover accidental overdrafts. Overdraft Privilege saves the embarrassment of returned checks and saves you from the non-sufficient funds fee merchants may charge. You'll also avoid potential late charges on important bills!

With your consent, we can also cover your debit and ATM transactions! Be proactive and opt-in today to extend the courtesy you're already given! See form on the reverse side for details.

Another way to protect your account(s)

You may also sign up for Overdraft Protection which allows you to transfer funds from a previously designated account to cover insufficient items. To learn more, ask us about this service.

How does NexTier Bank Cover Overdrafts?

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:

- We have standard Overdraft Privilege practices that come with your account.
- We also offer Overdraft Protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Our Standard Overdraft Privilege Practices

This notice explains our standard Overdraft Privilege practices included with your 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 without your consent. Select the appropriate option on the form below to authorize ATM and 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 NexTier Bank pays my overdraft?

You will be charged a fee of \$36 each time we pay an overdraft item, unless one of the following exceptions applies:

- The amount of the item is \$36 or less.
- The overdraft results from an ATM or one-time debit card transaction from your checking account.
- Your overdrawn balance at the end of the day is \$36 or less.
- You have reached the daily maximum of \$144 or four (4) Overdraft Paid Item(s) Fees.

What if I want NexTier Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions – complete this form and return it to your local office or mail it to:

NexTier Bank, P.O. Box 1232, Butler, PA 16003-9985, ATTN: Deposit Support

You can also call 1.800.262.1088 or email a signed copy of this form to info@nexttierbank.com to opt-in today!

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

Name _____ Date _____

Email _____ Phone _____

Checking Account Number(s) _____

We only need the last four digits of your account number.

Customer Signature _____