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, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

What are the 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 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 PlantersFIRST pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of $30.00 each time we pay an overdraft.
- PlantersFIRST will limit the number of fees you can incur per day to 5 NSF/AOD fees.

What if I want PlantersFIRST to authorize and pay my overdrafts on my ATM and every day debit card transactions?

If you also want us to authorize and pay overdrafts on ATM ans everyday debit card transactions, call 1-800-684-8118, visit www.plantersfirst.com, or complete the form and present it at any branch or mail it in the enclosed envelop to P O Box 879, Cordele Ga. 31010 in the next ten days.

If you do not wish to give PlantersFIRST authorization, no action required.

Due to Federal Regulatory changes, without your authorization, effective August 14th, 2010 we will automatically decline all of your ATM and everyday debit card transactions that would overdraft your account.

Please respond by filling out this form:

____ I want PlantersFIRST to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____

Account Number/Numbers: _____