



THE DELAWARE NATIONAL BANK OF DELHI

www.dnbd.net

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Delhi NY 13753
(607) - 746 - 0700

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Margaretville NY 12455
(845) - 586 - 1200

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West Davenport NY 13860
(607) - 278 - 4016

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 may pay it anyway. We can cover your overdrafts in three different ways:

1. We have Standard Overdraft Practices that come with your account.
2. We have Overdraft Privilege that your account may have.
3. We also offer Credit Lines, which may be less expensive than our standard overdraft practices and overdraft protection. To learn more, ask us about Credit Lines.

This notice explains our Standard Overdraft Practices and Overdraft Privilege standards.

➤ **What are the Standard Overdraft Practices or Overdraft Privilege standards 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 The Delaware National Bank of Delhi pays my overdraft?**

Under our Standard Overdraft Practices:

- We will charge you a fee of **\$25.00** per item each time we pay an overdraft
- We will charge you a fee of \$1.00 per day your account is overdrawn
- There is no limit on the total fees we can charge you for overdrawing your account

Under our Overdraft Privilege standards:

- We will charge you a fee of **\$25.00** per item each time we pay an overdraft
- We will charge you a fee of \$1.00 per day if your account is overdrawn 30 consecutive days
- There is no limit on the total fees we can charge you for overdrawing your account

➤ **What if I want The Delaware National Bank of Delhi 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, please call any branch office, or complete the form below and return it by mail or in person to any branch office by August 15, 2010.

[] I do not want The Delaware National Bank of Delhi to authorize and pay overdrafts on my ATM and everyday debit card transactions.

[] I want The Delaware National Bank of Delhi to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Apply my decision to the following Checking Account(s)

Printed Name _____

Date _____
