



**Community National Bank  
INFORMATION ON OVERDRAFTS AND OVERDRAFT FEES**

An **overdraft** occurs when your account does not have enough money for a transaction, but we pay it anyway.

We have standard overdraft practices that come with your account.

**This notice explains our standard overdraft practices.**

It is our **standard overdraft practice** to pay check and automatic bill payment overdrafts made using your checking account number.

Beginning August 15, 2010, We will not pay overdrafts on your ATM and everyday debit card transactions unless you ask us (see below). If you do not ask us, the transaction will not be paid, and no fee will be imposed. We may continue to pay overdrafts on your checks and automatic bill payments and impose a fee.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed. If we do not authorize and pay an overdraft, your transaction will be declined and item returned unpaid.

**We charge a \$25 fee each time we pay an overdraft.**

There is no limit on the total fees we can charge you for overdrawing your account. We can close your account if you have excessive overdrafts.

To authorize Community National Bank to pay your overdrafts on ATM and debit card transactions, call us at (785)336-6143 or visit our web site at [www.communitynationalbank.net](http://www.communitynationalbank.net) or complete the form below and mail it to us at Community National Bank, PO Box 210, Seneca, KS 66538, or bring it to a branch near you.

We will send you a confirmation of your authorization. You may revoke this consent at any time.

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Return to: Community National Bank, PO Box 210, Seneca, KS 66538

I authorize Community National Bank to pay overdrafts on my ATM and everyday debit card transactions. I have the right to revoke this consent at any time.

Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Address: \_\_\_\_\_

Account Number: \_\_\_\_\_ Date: \_\_\_\_\_