

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 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 another deposit account or overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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 will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 CITIZENS BANK PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$36** each time we pay an overdraft.
- Also, if your account is overdrawn for seven or more consecutive calendar days, we will charge an additional \$36 after every 7th calendar day until your account is brought to a positive balance.
- There is no limit on the total fees we can charge you for overdrawing your account.

WHAT IF I WANT CITIZENS BANK TO AUTHORIZE AND PAY OVERDRAFTS ON MY EVERYDAY DEBIT CARD AND ATM TRANSACTIONS?

If you want us to authorize and pay overdrafts on everyday debit card and ATM transactions, you can fill out and submit the [electronic form](#) on this Web site, stop by one of our convenient [locations](#), talk to your Citizens Banker, or call 1-877-362-2657. You are free to opt in at any time. In addition, you are always free to change your mind once you've opted in.