



# FREQUENTLY ASKED QUESTIONS

## **1. WHAT IS CITIZENS BANK OVERDRAFT COVERAGE?**

Your Citizens Bank checking account comes with a convenient overdraft coverage option that allows your everyday debit card and ATM transactions to be approved, at our discretion, during those times when there is not enough money in your account.

## **2. WHAT'S CHANGING?**

Recent changes to federal regulations now require you to opt in or agree to receive overdraft coverage for everyday debit card and ATM transactions. We no longer automatically provide this service unless you tell us you want to keep it.

## **3. DOES IT COST ANYTHING TO OPT IN?**

No. There is no cost to opt in. You will only be charged a fee in the event you actually overdraw your account.

## **4. WHAT KINDS OF TRANSACTIONS ARE AFFECTED BY THESE CHANGES?**

These changes affect everyday debit card and ATM transactions. Checks, pre-authorized or recurring debit card (ACH) transactions, online bill pay, and transfers between deposit accounts are not affected.

## **5. WHAT IS AN EVERYDAY DEBIT CARD TRANSACTION?**

An everyday debit card transaction is when you use your debit card at the “point of sale” (for example, if you go to a restaurant or make a purchase at a store or online). Recurring bill payments or transfers are not considered everyday transactions.

## **6. WHICH OF MY ACCOUNTS ARE AFFECTED BY THESE CHANGES?**

These changes affect any consumer checking account with an ATM or debit card attached to it.

## **7. WHAT HAPPENS IF I DO NOT OPT IN?**

If you do not opt in, any debit card or ATM transactions that would overdraw your account will not be authorized.

## **8. HOW DO I OPT IN?**

There are several ways to opt in to receive Citizens Bank overdraft coverage. 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.