

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Greeneville Federal Bank FSB
101 W Summer Street
Greeneville, TN 37743

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 or to an 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 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 Greeneville Federal Bank FSB pays my overdraft?

Under our standard overdraft practices:

We will charge consumer accounts a maximum fee of \$35 each time we pay an overdraft. There is a maximum daily charge of \$175.00 but no limit on the total fees we can charge you for overdrawing your account.

What if I want Greeneville Federal Bank FSB 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, call (423)638-4154, visit www.greenevillefederalbank.com, or complete the form below and present it at a branch, or mail it to: Greeneville Federal Bank FSB, 101 W. Summer Street, Greeneville, TN, 37743

_____ I do not want Greeneville Federal Bank FSB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want Greeneville Federal Bank FSB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Account Number: _____

Signature: _____ Date: _____