



We are not just like a community bank... We are **your** community bank

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. After August 15, 2010**, 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 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

After August 15, 2010**, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
• Everyday one-time 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 Harford Bank pays my overdraft?

Under our standard overdraft practices after August 15, 2010**:

- We will charge you a fee of up to \$32 each time we pay an overdraft.
• There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Harford Bank 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, complete the form below and present it at any one of our branch locations or mail it to:

Harford Bank
Attn: Operations Department
P.O. Box 640
Aberdeen, MD 21001-0640

Can I change my decision to authorize and pay overdrafts on my ATM and everyday debit card transactions?

Yes. You or any joint account owner can change your decision at any time. Simply update this form at any Harford Bank branch location or by mail at the above listed address.

Please print your name, mailing information and indicate your choice below:

Name(s): _____

Address: _____

City: _____ State: _____ Zip: _____

[] Yes. I want Harford Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following account(s): (List account numbers in individual boxes. Account numbers can be found on your account statement.)

Table with 4 empty boxes for account numbers

[] No. I do not want Harford Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following account(s): (List account numbers in individual boxes. Account numbers can be found on your account statement.)

Table with 4 empty boxes for account numbers

Signature: _____ Date: _____

(Please bring your completed form to a Harford Bank branch location or return it using the enclosed postage-paid envelope.)

**If you opened your account prior to July 1, 2010 and you revoke your authorization on or before August 15, 2010, we will record your revocation promptly but we will continue to authorize and pay overdrafts on ATM and one-time debit card transactions through August 15, 2010 in accordance with our standard overdraft practices. However, after August 15, 2010, we will no longer authorize and pay overdrafts on your ATM and one-time debit card transactions. If you opened your account on or after July 1, 2010 and revoke your authorization we will stop authorizing and paying overdrafts on ATM and one-time debit card transactions as soon as reasonably practicable following receipt of your revocation.