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 another account or a line of credit, which may be less costly 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 without your consent.

- 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 Harford Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **$32.00** each time we pay an overdraft if your account is overdrawn more than $5.00
- We will charge a fee of $5.00 if your account is overdrawn by $5.00 or less
- **There is a limit of $192.00** per day 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 want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (410) 272-3500, visit our website at www.harfordbank.com, complete the form below and present it at a branch or mail it to: P.O. Box 640 Aberdeen, MD 21001-0640. You can revoke your authorization for Harford Bank to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and the last 4 digits of your account number so that we can properly identify your account.

_____ **I do not** want Harford Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ **I want** Harford Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Signature: _____

Date: _____

Account Number: _____