



**Overdraft Protection Opt-In Form
What You Need to Know about Overdraft 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, 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; and
- 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; and
- 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 CNB pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft
- Also, each overdraft paid or returned will be subject to a fee (\$25), not to exceed five overdraft fees per day (\$125)
- A fee will not be assessed if the end of day balance is overdrawn less than \$10

What if I want CNB to authorize and pay overdrafts on ATM and everyday debit card transactions? If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call to someone friendly at 866-385-3444, call Telephone Banking at 866-385-3445, complete this form below and mail to the bank at City National Bank; Attn: Overdraft Protection Department, PO Box 2009, Lawton OK 73502-2009 or you may visit your local branch.

Select one below.

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

_____ I do want CNB to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I understand that I may revoke my decision to authorize and pay overdrafts on my ATM and everyday debit card transactions in the same manner listed above for authorizing.

Signature: _____

Printed Name: _____

Account Number: _____

Date: _____