

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, which may be less expensive than our standard overdraft practices and an overdraft protection line of credit. 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 unless you ask us to:
 - ATM transactions
 - Everyday debit card transactions

➤ **What fees will I be charged if Greater Community Bank pays my overdraft?**

- Under our standard overdraft practices
 - We will charge you a fee of up to \$35 each time we pay an overdraft.
 - There is a limit of up to 5 fees or \$175 per day.
 - There will be no charge if the account is overdrawn \$5 or less.
 - 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 if I want Greater Community 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, call (706) 295-9300 or complete the form below and present it at one of our convenient branch locations, or mail to Greater Community Bank, P. O. Box 529, Rome, GA 30162-0529.
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