

WHAT YOU NEED TO KNOW ABOUT OVERDRAFT PROTECTION

OVERDRAFT PROTECTION PLUS

OVERDRAFT PROTECTION

SWEEP AUTO TRANSFERS

NO OVERDRAFT PROTECTION

HOW DOES IT WORK?

You choose for the Bank, upon its discretion, to pay items when you do not have enough money in your account, up to your overdraft limit.

You choose for the Bank, upon its discretion, to pay items except ATM withdrawals and debit card transactions when you do not have enough money in your account, up to your overdraft limit.

Rather than automatically paying certain items, you choose to have the Bank automatically transfer funds from another deposit account to cover items, provided funds are available. This does not include ATM withdrawals or debit card transactions.

You choose to decline all overdraft protection solutions. The Bank will return all items when there is not enough money in your account.

ARE CHECKS PROTECTED?



ARE AUTOMATIC PAYMENTS (ACH) PROTECTED?



ARE EVERYDAY DEBIT CARD TRANSACTIONS (INCLUDING ATM WITHDRAWALS) PROTECTED?



WHAT DOES IT COST?

\$32.00 per item paid or \$32.00 per item/per attempt to post if the item is returned.*

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\$5.00 charge each transfer to cover unpaid items. If there are not enough funds in the account to transfer and cover the total negative balance, the transfer will not occur and you will be charged \$32.00 per item/per attempt if the item is returned.

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**Additional fees may be charged by the merchant, if returned.*

WHAT IF I WANT GNBANK, N.A. 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, please call or visit a convenient GNBANK location or call (888) 675-8223.

You may also mail your authorization to pay overdrafts on your ATM and everyday debit card transactions to:

GNBank, N.A.
PO BOX 67
GIRARD, KS 66743

WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH GNBANK, N.A. TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?

If you have given consent to have GNBANK, N.A. authorize and pay overdrafts on ATM and everyday debit card transactions, you may **revoke that consent** at any time by calling or visiting a convenient GNBANK location or call (888) 675-8223.

You may also mail your request to revoke the consent to pay ATM and everyday debit card transactions to:

GNBank, N.A.
PO BOX 67
GIRARD, KS 66743

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)

How quickly must I repay my Overdraft Protection?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible, and must do so within 35 calendar days. If you are not able to do so, you will receive a letter from GNBANK informing you that your Overdraft Protection limit has been suspended and additional items will be returned. Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again after you bring your account to a positive end-of-day balance. If your account remains negative for 45 consecutive days, Overdraft Protection will be revoked. If your account remains negative for 60 days, your account may be closed, and reported to the credit bureaus and/or sent to a collection agency.



Overdraft Protection solutions are discretionary features. Please see Overdraft Policy Disclosure and Account Agreement for additional information.