What You Need to Know About Overdrafts and Overdraft Fees

An <u>overdraft</u> 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 <u>overdraft protection plans</u>, 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 <u>standard overdraft practices</u> that come with my account?

We <u>do</u> authorize and pay overdrafts for the following types of transactions:

- · Checks and other transactions made using your checking account number
- Automatic bill payments

We <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see registration instructions below):

- ATM Withdrawals
- 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 <u>not</u> authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First Community Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$36.00 each time we pay an overdraft.
- A <u>maximum limit</u> of six "non-sufficient funds" (NSF) fees and/or overdraft fees will be assessed on a consumer account in one business day.

➤ What if I want First 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 you may use any of the four methods listed below:

- Branch: Present this registration form at any First Community Branch location.
- Internet: Visit http://www.fcbresource.com/ODH and electronically submit a registration form.
- Telephone: You may register by calling our Customer Support Center at (800) 971-4671, Monday Friday 8 a.m. to 6 p.m. and 8 a.m. to Noon on Saturdays.
- Mail: Complete and return this registration form to: First Community Bank, Attn: ODH Opt-In, PO Box 242, Bluefield, WV 24701

I do not want First Community Bank to authorize a ATM withdrawals.	and pay overdrafts on my everyday debit card transactions and
I want First Community Bank to authorize and pay withdrawals.	overdrafts on my everyday debit card transactions and ATM
Printed Name	-
Account Number	-
Todav's Date	August 2011