

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 sweep from another account, 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.

- An Overdraft Privilege limit of \$100 will be granted to eligible consumer checking accounts at account opening and will be increased to \$500.00 for accounts opened at least 35 days in good standing. Please be aware the \$100 limit will not be available for a period of two days following receipt of this document.
- An Overdraft Privilege limit of \$100 will be granted to eligible business checking accounts at account opening and will be increased to \$1,000.00 for accounts opened at least 60 days in good standing. Please be aware the \$100 limit will not be available for a period of two days following receipt of this document.

➤ **What fees will I be charged if Cincinnati Federal pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25** each time we pay an overdraft
- We will not charge you a fee if your account is overdrawn by \$5 or less on any given day.
- There is no limit per day on the total fees we can charge you for overdrawing your account

➤ **What if I want Cincinnati Federal 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 (513) 574-3025, visit our website at <http://www.cincinnati-federal.com>, email us at customersupport@cincinnati-federal.com via <https://web1.zixmail.net/s/e?b=cincinnati-federal&>, complete the form below and present it at a branch or mail it to: 6581 Harrison Avenue, Cincinnati, OH 45247. You can revoke your authorization for Cincinnati Federal to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

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

Printed Name: _____
 Date: _____
 Account Number: _____