



## What you need to know about overdrafts and overdraft fees

An overdraft occurs when your Available Balance\* is not sufficient to cover a transaction/s, 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 or to an overdraft line of credit, 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
- 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
- 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 Primis Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$39.00** each time we pay an overdraft.
- Also, an additional fee of **\$39.00** will be imposed after 7 days of continuous overdraft and **\$39.00** for each 7 days thereafter up to the maximum of **\$195.00** per overdraft event.

## What if I want Primis Bank to authorize and pay overdrafts on my ATM and/or everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and/or everyday debit card transactions, call 833-472-6223, visit PrimisBank.com, complete the form below and mail it to Primis Bank, P.O. Box 2075, Ashland, VA 23005, or complete the form below and select the "I WANT" option and return to your local branch.

\*Available Balance Method is used to determine account balance for determining overdrafts. The Available Balance Method uses current balance, minus debits, holds and deposits that may have not posted.

---

- I do not want Primis Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I want Primis Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Address:

Date:

Account:

Signature: