



CheckGuard Overdraft Service

Having a check returned due to insufficient funds can be costly, inconvenient and embarrassing. Primis Bank's CheckGuard will pay checks, ACH transactions and, if you wish, ATM and debit card transactions that overdraw your account - up to an internally set limit selected by Primis. This service will pay certain items and also can protect your reputation by keeping your overdraft status private and preventing a negative report to a consumer-reporting agency. The fee for CheckGuard is the same as your overdraft fee, which is subject to change upon notice to you. Primis reserves the right to discontinue this service at any time without prior notice.

By checking below, I understand that

- CheckGuard is a completely discretionary overdraft offering that allows customers flexibility to have items potentially paid instead of returned. Customers must have CheckGuard to be able to Opt In for Reg E which allows payment of ATM and Visa Transactions into overdraft; and
- The payment of overdrafts is always at the bank's discretion unless I have an Overdraft Line of Credit, which requires a separate credit application.
- I will separately be required to authorize Primis to pay overdrafts of ATM and Debit Card transactions on my account.

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- I do not want Primis to authorize and pay overdrafts on my checks, ACH, or other debit transactions through the CheckGuard Service.
 - I want Primis to authorize and pay overdrafts on my checks, ACH, or other debit transactions through the Check Guard Service.

Printed Name:

Address:

Date:

Account:

Signature: