

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 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 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 currently do not authorize and pay overdrafts for the following types of transactions:

- * ATM transactions
- * Everyday debit card transactions

Effective August 15, 2010, we may authorize and pay these transactions into overdraft if customers ask us to by Opting In.

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 Texas Heritage National Bank pays my overdraft?

Under our standard overdraft practices:

- * We may charge you a fee of up to \$28.00 each time we pay an overdraft.
- * There is a maximum daily limit of \$100.00 in total fees we can charge you for overdrawing your account by checks, in-person withdrawals, debit card transactions or other electronic means.
- * Also, for each day your account is overdrawn, we will charge an additional \$2.00 per day.

What if I want Texas Heritage National Bank 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 903-645-2251, visit <http://texashnb.com/>, or complete the form below and present it at any branch location or mail it to: Texas Heritage National Bank, P O Box W , Daingerfield, TX 75638.

_____ I **do** want Texas Heritage National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Account Number: _____;
Account Number: _____; Account Number: _____;
Account Number: _____; Account Number: _____;
Account Number: _____; Account Number: _____;

Signature: _____ Date: _____

Internal Use Only: Address: _____ Phone: _____ Resp Code: _____