



Post Office Box 306 • Crawford, Georgia 30630

REGULATION E: CONSENT FORM FOR OVERDRAFT SERVICES

We will not authorize and pay overdrafts for the following types of transactions **unless** you tell us you want overdraft coverage for these transactions (see below).

➤ **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 another account that you have with us, which may be less expensive than our standard 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:

- 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 The Commercial Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee up to \$30.00 each time we pay an overdraft.
- Also if your account is overdrawn for ten or more consecutive business days, we will charge an additional \$30.00 fee each ten consecutive business days that your account remains overdrawn.
- The maximum number of overdraft fees that we will assess within our standard overdraft practices is limited to five (5) per day.

➤ **What if I want The Commercial 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 call 706-743-8184; visit www.thecommercialbank.net; or complete the form below and present it at your local branch location or mail it to P. O. Box 306, Crawford, GA 30630.

I want The Commercial Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____