

What You Need to Know about Overdrafts and Overdraft Fees at ACNB Bank

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 or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, call 1.888.334.ACNB.

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
- As of August 15, 2010, we no longer 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 ACNB Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$40** each time we pay an overdraft. The fee is only assessed on the first six overdraft items per day. Overdrafts of \$5.00 or less do not incur a fee.

What if I want ACNB 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, simply print this page, complete the form below and mail it to ACNB Bank at PO Box 3129, Gettysburg PA 17325. Or you may bring the form to any of the Bank's offices. You may also contact us toll free at 1.888.334.ACNB.

Your account will NOT be assessed an overdraft fee UNLESS an overdraft occurs.

Printed Name: _____

Account Number: _____ Account Number: _____

Select one of the options below. Then sign and date the form in the spaces provided.

Option 1: I want ACNB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
Your account will NOT be assessed an overdraft fee UNLESS an overdraft occurs.

Option 2: I do not want ACNB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Date: _____