



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 do not authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday Check Card transaction

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 Allegacy pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$34 each time we pay an overdraft.
- Also, if your account is overdrawn for 10 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Allegacy to authorize and pay overdrafts on my everyday Check Card transactions?

If you want us to authorize and pay overdrafts on everyday Check Card transactions, call 336.774.3400/800.782.4670, visit one of our branch locations or log into WebBanking and complete the *Check Card Overdraft Opt-In or Change* request under Secure Forms.

You may revoke this consent at any time. To revoke this consent, call 336.774.3400/800.782.4670, visit one of our branch locations, log into WebBanking and complete the *Check Card Overdraft Opt-In or Change* request under Secure Forms or send a written request by mail to P.O. Box 26043, Winston-Salem, NC 27114.