



OVERVIEW OF COVERAGE

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 an overdraft line of credit, which may be a less expensive way of covering your overdrafts. Contact us to learn more about this option.

Standard Overdraft Practices

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):

- 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.

Overdraft Fees

- We will charge you a fee of \$25 for the first and second occurrence; \$30 for the third, fourth and fifth occurrence and \$35 for the sixth and up occurrences.
- We will also charge you a fee of \$5.00 for each day your account remains overdrawn starting on the 8th day.

There is no limit on the total fees we can charge you for overdrawing your account

HOW TO OPT IN FOR OVERDRAFT COVERAGE

If you would like to opt in and authorize us to pay overdrafts on ATM and everyday debit card transactions, or for information about other alternatives we offer for covering overdrafts, please

- Contact your local NBT Bank branch
- Contact us at 1-800-NBT-Bank (1-800-628-2265), or
- Check one of the following below and complete with your name and checking account number.

ACTION REQUIRE

Please place a checkmark in the appropriate box(es) below for those accounts you want the bank to authorize and pay overdrafts on ATM and everyday debit card transactions.

Account Number	Yes, I would like to opt-in for ATM and everyday debit card transactions
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>
	<input type="checkbox"/>

Signature: _____

Printed Name: _____

Date: _____