



## Courtesy Pay ATM/CheckCard (Debit Card) Opt-Out of Standard Overdraft Practices

### 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. Standard Overdraft Practices that come with your account.
2. Overdraft Protection Plans, such as a link to a savings account, which may be less expensive than our Standard Overdraft Practices. To learn more, please ask about these Overdraft Protection Plans.

### Are you sure you want to Opt-Out of our Standard Overdraft Practices?

Unless you have one of our Overdraft Protection Plans, as described above, opting-out of our Standard Overdraft Practices means that Nymeo will no longer cover overdrafts on your ATM or everyday debit card transactions.

Once you opt-out, if you do not have sufficient funds in your account, those transactions will be declined.

**If you do not want Nymeo to authorize and pay overdrafts on your ATM and everyday debit card transactions, please complete the form below and return to any branch location or mail to us at the following address: Nymeo, 5210 Chairmans Court, Frederick, MD 21703.**

You have the right to receive written confirmation of your opt-out to our Standard Overdraft Practices.

Detach Here

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### Nymeo Overdraft Protection Opt-Out Form

**No! I do not** authorize Nymeo to permit overdrafts on my ATM withdrawals and one-time debit card transactions. By opting-out, I understand that Nymeo will no longer permit nor cover overdrafts on these transactions unless I have another Overdraft Protection Plan or choose to opt-in again in the future.

Name (please print) \_\_\_\_\_ Date \_\_\_\_\_

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

Account Number \_\_\_\_\_ Account Number \_\_\_\_\_

**To opt-out to overdraft protection, sign the form, fill in the requested information and return to any branch location or mail to us at the following address: Nymeo, 5210 Chairmans Court, Frederick, MD 21703.**