



Courtesy Pay ATM/CheckCard (Debit Card) Overdraft Protection Opt-In Form

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 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
- ACH withdrawals

We **do not** authorize and pay overdrafts for the following types of transactions unless you **Opt-In** (see below):

- ATM transactions
- Everyday CheckCard (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 Nymeo pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30.00** each time we pay an overdraft.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

Nymeo will cover the amount due and charge the fee for every transaction over the zero balance, up to \$1,060 which includes fees.

If you 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-in to our Standard Overdraft Practices.

Detach Here

Nymeo Overdraft Protection Opt-In Acceptance Form

Yes! I authorize Nymeo to permit my overdrafts on my ATM withdrawals and one-time debit card transactions. (One form may be used for all of your accounts.)

Name (please print) _____ Date _____

Account Number _____ Account Number _____

Account Number _____ Account Number _____

To opt-in 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.