

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 an overdraft protection plan, such as a link to a checking or savings account, which may be less costly 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
- Recurring debit card transactions

We will not authorize and pay overdrafts for the following types of transactions without your consent.

- ATM transactions
- One-time 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 charges will I be assessed if Apollo Trust pays my overdraft?**

Under our standard overdraft practices:

- We will assess a charge of up to \$38 each time we pay an overdraft
- We will not assess a charge if your account is overdrawn less than \$5
- There is a limit of \$228 per day we can charge you for overdrawing your account

► **What if I want Apollo Trust to authorize and pay overdrafts on my ATM and one-time debit card transactions (Extended Coverage)?**

If you want us to authorize and pay overdrafts for which an Overdraft Charge will be assessed on ATM and one-time debit card transactions, call (724) 478-3151, visit our website at apollotrust.com or complete the form below and present it at any branch or mail to: P.O. BOX 247 APOLLO PA 15613. You can revoke your authorization for Apollo Trust to pay these overdrafts at any time by any of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

I want Apollo Trust to authorize and pay overdrafts for which an Overdraft charge will be assessed on my ATM and one-time debit card transactions.

I do not want Apollo Trust to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

Signature: _____