



**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 service to cover your overdrafts by linking your checking account to another account you have at County Bank, which may be less expensive than our standard overdraft practices. To learn more, ask us about this option.

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):

- 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.

**What fees will I be charged if County Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of **\$35** each time we pay an overdraft item
- There is a limit of 5 Overdraft Item Fees (**\$175**) per day we will charge
- A **\$5** Continuous Overdrawn Account Fee is charged for a sustained negative balance. The fee is assessed when the account remains with a negative balance 5 consecutive business days and for each subsequent 5 consecutive business day period. On the 5th consecutive business day, after all items presented for that day have been processed and posted to the account, if the account remains with a negative balance, the fee will be assessed on said 5th consecutive business day. This fee is in addition to any other fees assessed. A negative balance may be created by customer activity or bank assessed fees such as monthly service fees or non-sufficient funds fee
- We will not charge an Overdraft Item Fee if at the end of the day, after all items have posted, the account is overdrawn by \$8 or less

**What if I want County Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at a local County Bank branch, fax it to 302-226-9865, or mail it to: County Bank, 19927 Shuttle Rd, Rehoboth Beach, DE 19971, Attention: Call Center / Opt-In. You may also opt-in by calling 302-226-9800, retrieving the consent form found at [www.countybankdel.com/overdraft.php](http://www.countybankdel.com/overdraft.php) or via e-mail to [Support@CountyBankMail.com](mailto:Support@CountyBankMail.com). You can revoke your authorization for County Bank 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.

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\_\_\_ I do not want County Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

\_\_\_ I want County Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_