

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 are included with your account
2. We also offer overdraft protection plans, such as alerts, sweeps from another First Nebraska Bank account or an overdraft protection loan, which may be less expensive than our standard overdraft practices. To learn more, please ask us about these plans.

What are the standard overdraft practices that come with my account?

We authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions (including re-presentments of the same item) 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 that we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay and overdraft, your transaction will be declined.

What fees will I be charged if First Nebraska Bank pays my overdraft?

Under our standard overdraft practices:

1. We will charge you a fee of up to \$32 each time we pay or return an overdraft item / presentment (including re-presentments of the same item).
2. Also, if your account is overdrawn for seven or more consecutive days, we will charge an additional \$32 fee per week.
3. There is a \$160.00 limit to the daily overdraft items / presentments fee, including the continuing overdraft fee.

What if I want First Nebraska 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, call (844) 649-5691, toll-free, complete the form below, and present it to any First Nebraska Bank branch, or mail it to: First Nebraska Bank, PO Box 578, Nebraska City, NE 68410.

I do not want First Nebraska Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want First Nebraska Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: X _____

Printed Name: _____

Date: _____

Account Number(s): _____

By:
Date:

