

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial
Institution: Lee Bank & Trust Company
Main Office
41371 W. Morgan Ave
PO Box 100
Pennington Gap, VA 24277

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 overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive 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:

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 Lee Bank & Trust Company pays my overdraft?

Under our standard overdraft practices:

► What if I want Lee Bank & Trust Company 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 (276) 546-2211, or complete the form below and present it at a branch, or mail it to: Lee Bank & Trust Company, 41371 W Morgan Ave, Pennington Gap, VA, 24277

 I do not want Lee Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want Lee Bank & Trust Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: 0000000

Right to Revoke Consent

If you have given your consent to have Lee Bank & Trust Company authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Lee Bank & Trust Company as follows:

Contact the Bookkeeping Department to request reinstatement. You may contact the Bookkeeping Department at 276-546-2211

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)