



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, called Bounce Protection.
2. In addition to our Bounce Protection service, we offer two Draw Account Protection (*DAP*) options:
 - When linked to another transaction account the DAP will transfer funds from this account to the overdrawn account, for a once-per-day draw fee of \$3.00.
 - When linked to a Home Equity Line of Credit (*LOC*) (*subject to credit approval; closing costs and interest applies*), the DAP will transfer funds from LOC account to the overdrawn account, there is no charge for DAP use.

These options 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?

- HB will authorize and pay overdrafts for the following types of transactions:
 - Checks and other transactions made using your checking account number
 - Automatic bill payments
- HB will not authorize and pay overdrafts for the following types of transactions unless you ask us to (*see below*):
 - 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 with the standard overdraft practices if Harleysville Bank pays my overdraft?

- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- There is a six fee limit per day for overdrawing your account.

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

- If you also want us to authorize and pay overdrafts on everyday debit card transactions, call 215-256-9608 x310, visit our website at www.harleysvillebank.com.

- I do not want Harleysville Bank to authorize and pay overdrafts on my everyday debit card transactions.
- I want Harleysville Bank to authorize and pay overdrafts on my everyday debit card transactions. I understand I will pay a fee of \$35 for every overdraft that is paid.

Date: _____ Customer's Printed Name: _____ Account #: _____

Customer provided with a copy of this form