



Debit/ATM Card Overdraft Authorization

Understanding Your Decision

There are standard overdraft practices that come with your account.

We do authorize and pay overdrafts^{1,2} for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Resubmitted debits presented against your account

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

When your everyday debit card purchase or ATM withdrawal exceeds the balance in your account...

If you Opt In:

(This means you are accepting coverage)



You may¹ have access to funds not currently available in your account.



You will incur an overdraft fee of \$35 if we honor your debit card purchase or ATM withdrawal.²

If you Opt Out:

(This means you are declining coverage)



You will not incur an overdraft fee because your transaction will be declined.



You will need to use another payment method to complete your purchase or make a withdrawal from another account.

Please see the back for additional information.

Overdraft Protection

You may also link your checking account to another of your First Commonwealth accounts for Overdraft Protection.³ The following chart explains how Overdraft Protection (ODP) will work with your decision to Opt In or Opt Out of coverage for everyday debit card and ATM withdrawal transactions:

Checking account with ODP	Opted-In	Opted-Out
Funds available in linked account	We will approve the transaction and make the transfer to cover the overdraft amount, and the \$15 transfer fee may apply. ³	
No funds available in linked account	You will incur an overdraft fee of \$35 if we honor your debit card purchase or ATM withdrawal. ²	You will not incur an overdraft fee because your debit card purchase or ATM withdrawal will be declined.

¹ 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.

² We will charge a fee of up to \$35 each time we pay an Overdraft or return an item for Non-Sufficient Funds. There is a combined daily limit of 4 Overdraft or Non-Sufficient Funds fees per day. Fees may be assessed for covering Non-Sufficient Funds or Overdraft items created by check, in-person withdrawal, ATM withdrawal, or other electronic means in accordance with your Account Agreement. Additionally, if your account is overdrawn for more than 4 consecutive days, we will charge a fee of up to \$8 for each day that your account is overdrawn.

³ Overdraft transfer services are limited to the available balance in the linked account. A transfer fee may apply. If the funds are not available in the linked account, the \$35.00 fee for Non-Sufficient Funds or Overdraft may be assessed per item, up to 4 per day. Add Overdraft Protection by calling 800-711-BANK (2265) or visiting a community office near you.