



Due to Federal Regulations, unless you authorize Fidelity Bank to pay overdrafts on everyday check card and ATM transactions, we will not be able to pay a transaction that causes your account to reach a negative balance.

**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, explained in this notice.
2. We also offer overdraft protection plans, such as a line of credit or a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

We will authorize and pay overdrafts for checks and other transactions made using your checking account number and automatic bill payments. We will not authorize and pay overdrafts for ATM transactions and everyday check card transactions unless you ask us to (see below).

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 Fidelity Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$34\* each time we pay an overdraft once the overdrawn balance exceeds the \$5\* grace limit.
- There is a maximum daily limit on NSF fees of 10\* items per day.

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

If you want us to authorize and pay overdrafts on ATM and everyday check card transactions, call 1.888.248.LION (5466), visit <https://www.lionbank.com/standard-overdraft-services>, or complete the form below and either present it at any of our branches or mail it to:

Fidelity Bank c/o Deposit Services, P.O. Box 105075, Atlanta, GA 30348

\* Subject to change.

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This form serves as your confirmation. You have the right to revoke this consent at any time.

\_\_\_\_\_ I want Fidelity Bank to authorize and pay overdrafts on my ATM and everyday check card transactions with respect to the account(s) listed below.

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

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

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

Email Address: \_\_\_\_\_

Account Number: \_\_\_\_\_

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Bank Use Only:  
Branch #:  
Send to Deposit Operations via interoffice mail.