

**New Tripoli Bank**  
**What You Need to Know about Overdrafts and Overdraft Fees**

**New Tripoli Bank will not authorize and pay overdrafts for certain types of transactions unless you ask us to (authorization below).**

► **How does New Tripoli Bank treat overdrafts on my account?**

Even if you do not have enough money in your account to cover a transaction, we may authorize and pay it anyway depending on the type of transaction you make. If we do, we will charge you fees (see below). This service, which comes with your account, is called “Overdraft Privilege (ODP)”.

As an alternative to the Overdraft Privilege Service, we also offer overdraft protection plans. We do not charge for overdraft protection transfers. Ask us about these plans. Our overdraft protection plans include a link to a savings, money market, or checking account you have with us.

Regulation D dictates that electronic transfers from savings and money market accounts are limited to six per month. Overdraft protection transfers are subject to Regulation D rules.

► **How does Overdraft Privilege apply to my account?**

Overdraft Privilege applies as shown in the table below.

Type of Transaction	Do I have Overdraft Privilege?*
Checks	Yes
Online Banking Bill Payments	Yes
Transactions using your checking account number (electronically converted checks, ACH items, and recurring debit card transactions)	Yes
ATM Transactions	No, unless you sign up for it (see below)
One-time Debit Card Transactions (Point-of-Sale)	No, unless you sign up for it (see below)

\* Overdraft Privilege is discretionary, and does not guarantee that we will pay all overdrafts.

► **What happens if I don't have Overdraft Privilege for a transaction?**

If you do not have Overdraft Privilege, in most cases your transaction will be declined or returned. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

However, there may be instances when you can still overdraw your account. For example, you may have enough money in your account to authorize the debit card transaction, but the actual dollar amount of the transaction is more. This may cause you to overdraw your account.

► **What are the fees for Overdraft Privilege?**

Type of Fee	Fee **
Overdraft Fee	\$30 for each overdraft item

\*\* There is no limit on the total fees we can charge you for overdrawing your account.

► **What if I want New Tripoli Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, complete the form below and present it at a branch or mail it to: New Tripoli Bank, 7747 Claussville Road, Orefield, PA 18069. As an alternative, you can visit our website at [www.newtripolibank.net](http://www.newtripolibank.net) and complete our “Contact Form”. You have the right to revoke such consent at any time.

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\_\_\_ I want New Tripoli Bank to authorize and pay overdrafts on my ATM and one-time debit card (Point-of-Sale) transactions.

- Account number(s) \_\_\_\_\_
- All accounts(s) as to which I am an owner
- All accounts(s) as to which I am an owner, except the following \_\_\_\_\_

Signature: \_\_\_\_\_ Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_