

# HELPFUL ANSWERS TO YOUR QUESTIONS

**Q: If I sign up for First National Bank's Opt-In Program, will my debit card charges always go through?**

A: No. Whether a transaction will be paid is discretionary and we reserve the right not to pay any item. Most overdrafts are paid, but there is no guarantee. The debit card overdraft limit of \$300 includes any NSF item charges accrued.

**Q: Are there fees for the Opt-In Program?**

A: Yes. You will be charged a \$27.50 fee each time you use your debit card for a purchase that overdraws your account. If your account remains overdrawn more than 3 consecutive days, there is a \$2.50 fee for each day the account does not maintain a positive balance. There is no fee if you have the service and don't use it. In most cases, if you make a deposit the same business day your account becomes overdrawn you will not be charged a fee.

**Q: When do I need to make my deposit to avoid an overdraft fee?**

A: You will have until 3 p.m. on the business day of your transaction to make your deposit. If your debit transactions occur on a non-business day (i.e. Saturday, Sunday or a banking holiday), you will have until 3 p.m. the next business day.

**Q: What about automatic debit card payments that I set up with a merchant?**

A: Debit card purchases that are set up to bill automatically (like a gym membership or satellite radio) may continue to be authorized at our discretion even if you do not sign up for First National Bank's Opt-In Program.

**Q: If I do not sign up for First National Bank's Opt-In Program, when will you stop paying my everyday overdraft debit card transactions?**

A: If we do not receive a completed Opt-In form from you, we will no longer pay everyday debit card overdraft items beginning August 15, 2010.

**Q: What if I do not want this service or just need more information to decide?**

A: We would love to talk with you about your options for your account. You may call your account officer or stop by and visit with us to discuss our Opt-In Program. If you're certain that you don't want your everyday debit card transactions authorized when you don't have sufficient funds in your account, you can let us know by opting out on the form. If you change your mind later, you can always visit any location or go to our website at [www.fnbgilmer.com](http://www.fnbgilmer.com) to find the form and Opt In to this program.

**Q: How do I sign up for the Opt-In Program?**

A: You will receive an Opt-In form in the near future. Simply fill out the form and return it to the bank. You can also stop by any FNB location or print the form from our website at [www.fnbgilmer.com](http://www.fnbgilmer.com).

## IMPORTANT DETAILS ABOUT FIRST NATIONAL BANK'S OPT-IN PROGRAM

- An insufficient funds fee of up to \$27.50 per transaction may be imposed for covering overdrafts created by checks, in-person withdrawals, debit card transactions or other electronic means.
- Once your account becomes overdrawn, you are obligated to promptly bring your account to a positive balance.
- Whether or not insufficient items are paid against your account is at the discretion of First National Bank and we reserve the right not to pay any item. For example, we generally do not pay overdrafts if your account is not in good standing, you do not make regular deposits or if you have had excessive overdrafts.
- The Opt-In Program applies only to everyday debit card transactions and does not affect the decision to pay checks, automatic bill payments or other transactions.