

Processing Overdraft (OD) Items, Non-Sufficient Fund (NSF) Items, And Associated Fees

Payment Order Of Overdraft (OD) and Non-Sufficient Fund (NSF) Items

To assist you with properly managing your account, please take notice of the following information on how we process transaction items that you write (e.g. checks) or otherwise authorize for payment (e.g. debit). The first items paid are any checks cashed by our employees or checks you have written to the Bank. We next pay electronic transactions based on lowest to highest dollar amount per category in the following order: ATM withdrawals, debit card transactions, telephone transfers, preauthorized automatic transfers and ACH items. Finally, checks are paid in check number order on the date received (presentment to the Bank).

If your account has insufficient funds to pay an item when presented, we may, at our discretion, pay the item creating an overdraft item (OD) or return it creating an insufficient funds item (NSF). Refer to the Overdraft and NSF Fees section of this disclosure for the applicable fee amounts.

Applicable Overdraft (OD) and Non-Sufficient Fund (NSF) Item Fees

The following fees apply when your account has insufficient funds to pay items presented to the Bank for payment.

Non-Sufficient Funds (per item returned)	\$30.00
Overdraft Fee (per item paid)	\$30.00

De minimis transactions: (Consumer Accounts only): If the amount of any individual overdraft transaction item is \$5.00 or less, we will not assess a fee for the item. This does not apply to Non-Sufficient Fund items. (items being returned)

For Business Accounts Only: Accounts remaining in an overdraft status for five or more consecutive days will be charged a Daily Overdraft Fee. If the fifth day falls on Saturday, Sunday, or a bank holiday the charge will be deducted on the preceding business day.

Daily Overdraft Fee (Business Accounts only)	\$6.00
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Services Available To Prevent Overdrafts (OD) and Non-Sufficient (NSF) Items and Fees

We encourage you to keep careful records of transactions and practice good account management. This will help prevent incurring fees that may result due to insufficient funds in your account. However, mistakes happen resulting in an unexpected overdraft. First Citizens National Bank offers the following services designed to help you prevent an overdraft situation on your account.

Auto Transfer From Another Account – link your checking account to a secondary account such as a savings account. In the event an overdraft occurs in your checking account, funds will automatically be transferred from the secondary account to your checking account. This option will prevent an overdraft situation and you will avoid incurring any Overdraft (OD) and Non-Sufficient (NSF) fees.

Online Banking Alerts – through our free Online Banking Service, you can create an alert that will notify you by email or send a text message when your checking account balance drops below a designated amount.

Overdraft Line of Credit – you can apply for an Overdraft Line of Credit just as you would apply for a regular loan. Should your checking account become overdrawn, available funds from the line of credit will be transferred to your checking account. You will pay interest on the funds utilized from the line of credit and there is an annual Overdraft Line of Credit fee. Overall the cost for this service would be less than incurring normal Overdraft (OD) and Non-Sufficient Funds (NSF) fees. ***A Credit Application And Credit Approval Is Required For This Service.***

Services Available to Help Limit The Overdraft (OD) and Non-Sufficient Funds (NSF) Fees

Should you overdraw your account, depositing money into the account as soon as possible can help you limit the amount of Overdraft (OD) and Non-Sufficient Funds (NSF) Fees. First Citizens National Bank offers the following services that will assist you to quickly and conveniently transfer money to your overdrawn account.

Online Banking – by utilizing our free Online Banking Service, you can transfers funds between your accounts. Transfers made prior to the 5:00 p.m. cut-off time, will be credited to your account that same business day. Online Banking Services are available 24 hours a day, seven days a week.

First Connection – by utilizing our free automated telephone service, First Connection, you can call and transfer funds between your accounts. Transfers made prior to the 5:00 p.m. cut-off time, will be credited to your account that same business day. First Connection is available 24 hours a day, seven days a week.