



Community National Bank

Your Community ☆ Your Bank

Hondo ☆ Castroville ☆ Lytle ☆ La Coste



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.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

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

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Beginning August 15, 2010, we will not authorize and pay overdrafts for these types of transactions unless you ask us to (see below).

- ATM transactions
- Everyday debit card transactions

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 Community National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge a fee of up to \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Community National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions beginning August 15, 2010?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please call 830-426-3066 for the Hondo office, 830-772-4445 for the Lytle office, 830-931-3411 for the Castroville office or 830-762-3311 for the LaCoste office or complete the form below and present it at any one of these four locations or mail it to P.O. Box 130, Hondo, Texas 78861.

Effective August 15, 2010

I want Community National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Name: _____ Date: _____ Account Number: _____

Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your ATM and everyday debit card transactions (after August 15, 2010), you may revoke your authorization at any time by contacting us either in person, by mail or by phone.