

What you need to know about Overdrafts and Overdraft Fees



FIRST NORTHERN BANK AND TRUST CO.
Member FDIC

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 Statement 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 these types of transactions:

- Checks and other transactions made using your Checking Account number
- Automatic bill payments

We do not authorize and pay overdrafts for these types of transactions unless you ask us to:

- 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 First Northern Bank and Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- There is a limit of \$105.00 on the total fees we can charge you for overdrawing your account per day.
- Fees are charged on a tiered basis, up to \$35.00 per item. Please refer to our Fee Schedule for more information.

What if I want First Northern Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions?

Call 610-681-4671, or complete this form and return it to any of our branch locations or mail it to: First Northern Bank and Trust, P.O. Box 217, Palmerton, PA 18071.

- I want First Northern Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I do not want First Northern Bank and Trust to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand that this revocation will be implemented as soon as feasibly possible once it is received.

Printed Name _____ Date _____

Signature _____

Account Number(s) _____

To revoke your authorization at First Northern Bank and Trust to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below. Please bring this completed form to any one of our First Northern Bank and Trust locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

Signature _____

Customer Service 1-800-344-2274 • www.1stnorthern.bank • 11 Convenient Locations

Palmerton 610-826-2239, Gilbert 610-681-4671, Sciota 570-992-5555, Tannersville 570-629-2600
Blakeslee 570-646-8000, Mt. Bethel 570-897-7000, Egypt 610-261-0300, Bath 610-837-7100
Northampton 610-261-9464, Stroudsburg 570-517-7190, Wind Gap 610-863-5400