

# ATM POS (Reg. E) – Opt-In / Opt-Out



**FIRST NORTHERN  
BANK AND TRUST CO.**  
Member FDIC

Thank you for your interest. To submit this form, [visit our contact page](#) to request instructions to upload the document online, mail it to your preferred branch location, or drop it off at your convenience.

### 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. Standard Overdraft Practices come with your account
- 2. Overdraft Protection Plans, such as a link to a Savings Account, may be less expensive than Standard Overdraft Practices. To learn more, discuss your needs with a Customer Service Representative.

### This notice explains our Standard Overdraft Practices.

#### What are the Standard Overdraft Practices that come with my account?

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

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

We do not authorize and pay overdrafts for the following 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 \$35.00 each time we pay an overdraft.
- The daily limit on the total fees we will charge you for overdrawing your account is \$105.00.

#### 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 the information below and return this form to us.

- ☐ I do not want First Northern Bank and Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- ☐ I want First Northern Bank and Trust Co. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name \_\_\_\_\_ Date \_\_\_\_\_  
Signature \_\_\_\_\_ Account Number(s) \_\_\_\_\_

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, you may revoke your authorization at any time by contacting us in person, by mail, or by phone.