



**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 cover your overdrafts in three different ways:

1. We have standard overdraft practices that come with your account. It is the policy of Farmington Bank to offer Overdraft Privilege to eligible customers. Overdraft Privilege is not a line of credit. However, if you inadvertently overdraw your account, Farmington Bank may pay the overdraft, subject to the limit of your Overdraft Privilege and the amount of the overdraft fee. Farmington Bank is not obligated to pay any item presented for payment if your account does not contain sufficient available funds. Any discretionary payment by Farmington Bank of an overdraft check (or items, such as ATM withdrawals if applicable) does not obligate Farmington Bank to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item). To learn more, ask us about this plan.
2. We offer an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.
3. We also offer a savings overdraft protection program, which may also be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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

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

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

We will not authorize and pay overdrafts for the following 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. This is also true for accounts that don't have any of the above overdraft options.

**What fees will I be charged in Farmington Bank pays my overdraft?**

- We will charge you a fee of up to \$35 each time we pay an overdraft under our standard overdraft practices.
- We limit the number of overdraft fees we charge to your account to **5** per day, and we will not charge you an overdraft fee for any item that overdraws your account by \$5.00 or less.
- For overdraft transfers from an overdraft protection savings account, we will charge your account \$10 for that day's overdraft transfer. (Savings Overdraft Transfer Protection program only)

**What if I want Farmington Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 877-376-2265 or complete the form below and mail it or bring it to a branch.

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

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Printed Name	Account Number	Date
<i>(Internal Use Only)</i>	<i>Completed By</i>	<i>Date Completed</i>