



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

We do 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 is declined.

➤ **What fees will I be charged if The Juniata Valley Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$37.00 each time we pay an overdraft.
- There is a limit of 10 (ten) \$37.00 overdraft item charges to your account on any given business banking day, a maximum of \$370.00.

➤ **What if I want The Juniata Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions*, call our Call Center at 1-855-582-5101 Monday – Friday 8:00 a.m. to 5:00 P.M., or visit www.jvbonline.com and click on PERSONAL BANKING/ADDITIONAL SERVICES/COURTESY SERVICES, or complete the form below and present it at any of our community offices or mail to: The Juniata Valley Bank, Attention EFT Department, P.O. Box 66, Mifflintown, PA 17059.

*The Juniata Valley Bank's overdraft service is discretionary only. A waiting period of 60 days after account opening is typical to qualify for the discretionary overdraft service. Overdrafts are covered whenever possible. There is no guarantee that items will be paid even if they were in the past.

_____ I do not want The Juniata Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do want The Juniata Valley Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name:

Date:

Account Number(s):
