



201 W. Woodford St., Lawrenceburg, KY 40342

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 different ways:

1. We have standard overdraft practices that may apply to your account.
2. We also offer other overdraft protection plans which may be less expensive than our standard overdraft practices. To learn more, ask us about:
 - Funds transfer via link to another deposit account
 - Advance from a line of credit

This notice explains our standard overdraft practices.

What are the standard overdraft practices that may apply to 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 that 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 Century Bank pays my overdrafts?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$31.95** each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge you an additional \$.95 per day indefinitely.

There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Century 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 (502) 859-5111, or complete the form below and present it at any of our offices or mail to Century Bank, 201 W Woodford St, Lawrenceburg, KY 40342.

I do want Century Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. I know I will pay a fee for this service.

Printed Name: _____

Date: _____

Account Number: _____

