



July 12, 2010

Overdraft Privilege Customer:

First National Bank is committed to providing convenient products and services that benefit our customers. Overdraft Privilege* is a service that helps our customers avoid embarrassment and charges from merchants by paying items that would have been returned or declined due to insufficient funds.

Due to new regulations, we will need your consent to allow Overdraft Privilege access for ATM and everyday debit card transactions. In order to obtain this valuable service on your account, please sign and return the enclosed ATM/Debit Card Consent Form no later than August 15, 2010 or

simply call our 24 Hour Bank by Phone at (606)474-6611 or (888)707-6611 and choose opt "8".

You will receive a letter confirming the authorization you have given First National Bank to pay any overdrafts you may have on ATM and everyday debit card transactions. *(Note: Consent is not required for continued access to Overdraft Privilege for checks, in-person withdrawals, ACH transactions, and preauthorized automatic transfers.)*

We appreciate your business and Overdraft Privilege is just another way to say thank you for banking with First National Bank. If you have any questions, please call us at (606) 474-2000.

Sincerely,

First National Bank of Grayson

Enclosure: Overdraft Privilege ATM/Debit Card Consent Form

*The eligibility requirements for maintaining Overdraft Privilege are listed in our Overdraft Privilege Disclosure. With Overdraft Privilege, we will generally pay your overdraft items up to \$500.00. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits, or you have too many overdrafts. You will be charged our normal overdraft or return item fee of **\$17.50** for each item that is presented, and you must bring your account to a positive balance within 30 days. In the event that you would not like to have this valuable service on your account, simply contact us.

200 S. Carol Malone Blvd, PO Box 67
Grayson, Kentucky 41143
(606) 474-2000
www.fnbgrayson.com

Bank ATM/Debit Card Consent Form – Existing Accounts

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. (See Overdraft Privilege disclosure for details.)
2. We also offer overdraft protection plans, such as personal credit lines and account transfers, 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

After August 15, 2010, 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.

- What fees will I be charged if First National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$17.50** each time we pay an overdraft.
- *There is no limit on the total fees we can charge you for overdrawing your account.*

- What if I want First National 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 24 Hour Bank by Phone at (606) 474-6611 or toll free at (888) 707-6611 and choose option "8" or complete the form below and return it in the business reply envelope included with this form.

If you authorize the bank to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time.

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

Signature: _____

Printed Name: _____

Account Number: _____

Date: _____

I DO NOT want First National Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Instead of mailing this form, you may authorize to pay overdrafts on ATM and everyday debit card transactions by simply calling our 24 Hour Bank by Phone at (606) 474-6611 or toll free at (888) 707-6611 and choosing option "8".