



REGULATION E: CONSENT FORM FOR CONTINUED OVERDRAFT SERVICE

Effective August 15, 2010, Citizens Bank will not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below).

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. After the account has been opened 30 days, and upon qualification, Citizens Bank can cover your overdrafts using our Courtesy Coverage Program.*
- 2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our Courtesy Coverage Program. To learn more, ask us about these plans.*

This notice explains our standard overdraft practices as related to our Courtesy Coverage Program.

What are the standard overdraft practices that come with the Courtesy Coverage Program?

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

Effective 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 Citizens Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$33 for each overdraft item we pay up to a maximum daily fee of \$198.
- An additional charge of \$33 will be assessed if your account is overdrawn ten days or more.

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

Call us at 304.636.4095 or 800.797.5790 or complete and sign the form below and present it at any of our branch locations.

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

I do not want Citizens Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Checking Account Number _____ Date _____

Name _____

Signature: _____

You may revoke your election to opt-in to our institution's payment of overdrafts at ATMs and everyday debit card transactions at any time by (1) calling us at 304.636.4095 or (2) stopping in the bank to complete a new consent form and select you do not want Citizens Bank to authorize and pay overdrafts on your ATM and everyday debit card transactions. It may take up to 5 days after receipt to process your request.