



Virginia National Bank Consumer ATM/Point-of-Sale Opt-In/Opt-Out Form

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, such as a link to another account, which may be less expensive than our standard overdraft practices. To learn more, ask your VNB banker.

This notice explains our standard overdraft practices.

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
- 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 will be declined.

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

Under our standard overdraft practices:

- We will charge you a fee of \$35 each time we pay an overdraft, with a maximum of 6 charges per day.
- There is a daily limit on the total fees we will charge you for overdrawing your account.
- We do not charge a fee for paying an overdraft of \$5 or less.

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

You must "opt-in" by signing the form below and mailing it back to us or return it to any of our VNB office locations. You may "opt-in" or "opt-out" at any time by calling 434.817.8120, or stopping by any of our VNB office locations.

Please select one of the options below, and sign and date this form.

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

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

Customer Name (Print)

Customer Account Number

Customer Signature

Date