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:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a deposit account, credit card or overdraft line of credit, 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?

At our discretion, 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 (one-time) 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 Niagara Bank, N.A. pays my overdraft?

Under our standard overdraft practices:

- We will charge you an overdraft fee of **$37** each time we pay an overdraft, with a daily limit of five (5) overdraft fees (totaling **$185**). However, you will not incur an overdraft fee if you are overdrawn by less than $5.
- Also, we will charge you a one-time fee of **$35** after the account is overdrawn for 7 continuous days.
- Although there is a daily limit of five (5) overdraft fees on your account, please note that there is no limit on the total fees that we can charge you for overdrafts over the life of your account.

What should I do if I want First Niagara Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions?

We must obtain your affirmative consent to pay overdrafts on ATM and everyday (one-time) debit card transactions on your account. Please tell us your choice through one of the following methods: call us at 1-800-421-0004, visit our Web site at www.fnfg.com/ODP, or complete the section below and present it at a branch or mail it to: First Niagara Bank, N.A., Attn: Account Services/ODP, P.O. Box 514, Lockport, NY, 14095-0514. If you do not make a choice, we will not authorize and pay overdrafts on ATM and everyday (one-time) debit card transactions, and we will not charge a fee for declining these transactions.

_____ I do not want First Niagara Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I do want First Niagara Bank, N.A. to authorize and pay overdrafts on my ATM and everyday debit card transactions.

You have the right to change or revoke your consent for First Niagara Bank, N.A. to pay ATM and everyday debit card transactions at any time by:

- Calling 1-800-421-0004
- Visiting www.fnfg.com/ODP
- Visiting any First Niagara branch
- Completing and mailing a copy of this form to: First Niagara Bank, N.A., Attn: Account Services/ODP, P.O. Box 514, Lockport, NY, 14095-0514

Customer Signature: _____ Date: _____

Customer Name: _____ Account Number: _____