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 savings account or an 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?

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 ($185). However, your account may be overdrawn up to $5 without incurring an overdraft fee. In addition, if your account is overdrawn for more than seven (7) consecutive days, we will charge you a one-time continuous overdraft fee of $37. There is no limit on the total fees that we can charge you for overdrawing your account.

What if I want First Niagara Bank, N.A. 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 (one-time) debit card transactions, call us at 1-800-421-0004, visit our Web site at www.fnfg.com/ODP, or visit your local branch.

PLEASE NOTE:

- **If your account was opened after June 30, 2010, your request will be effective within two (2) business days of receipt.**
- **For all other accounts, requests will be effective August 15th 2010. After August 15th, all requests will be effective within two (2) business days of receipt.**

***Fee amounts effective December 1, 2012.**

December 1, 2012