



Regulation E - Opt In 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 have standard overdraft practices that come with your account to cover your overdrafts.

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 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 Liberty National Bank pays my overdraft?

Under our standard overdraft practices:

- * We will charge you up to \$ 25.00 each time we pay an overdraft.
- * Also, we will charge an additional \$25.00 on each fifth consecutive business day your account remains overdrawn.
- * There is no limit on the total fees we can charge you for overdrawing your account.

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

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (580)351-2265, or complete the form below and present it at a branch or mail it to: 629 SW C Ave, Lawton OK 73501

_____ I want **Liberty National Bank** to authorize and pay overdrafts on my ATM and everyday debit card transactions on my account(s).

Printed Name: _____

Date _____

Account Number: _____