



Card Courtesy Pay Opt-In/Opt-Out

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 another account or a 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 will not authorize and pay overdrafts for the following types of transactions without your consent.

- 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 Heritage Bank pays my overdraft?

Under our standard overdraft practices, we will charge you a fee of \$33.00 each time we pay an overdraft, up to a limit of five fees per day (\$165.00), and we will not charge you a fee if your account is overdrawn by \$5.00 or less on any given day.

What if I want Heritage 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, you can opt-in at account opening, call (859) 493-4301, visit our website at www.OurHeritage.bank or visit your local Heritage Bank branch.

Please complete the following form to opt-in or opt-out of Card Courtesy Pay.

Required Field

					Select State ▼

Include all of the accounts listed below to which I have ownership. (does not apply to savings accounts)

Account Number
Account Number
Account Number
Account Number
Account Number
Account Number
Account Number

I have reviewed What You Need to Know About Overdrafts and Overdraft Fees and have indicated my election below.

[SELECT AN OPTION BELOW.](#)

Overdraft Options

- OPT-OUT:** No, I DO NOT want Heritage Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- OPT-IN:** Yes, I want Heritage Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

You can revoke your authorization for Heritage Bank to pay these overdrafts at any time by calling (859) 493-4301, visiting our website at www.ourheritage.bank or by visiting your local Heritage Bank branch. Your revocation must include both your name and your account number so that we can properly identify your account.

By clicking the Submit button below, I am confirming my election indicated above.

Reset Button

Submit Button

