

“OOPS” OVERDRAFT PROTECTION

First Bethany Bank & Trust offers **OVERDRAFT PROTECTION** for your checking account!

With your authorization, we will automatically transfer your funds from one Demand Deposit Account or Savings Account to another at the time a debit is presented against insufficient funds.

To request this service, simply complete and sign this short application, then detach and mail or drop it by the bank. Within 24-hours of receipt, your account will be protected.

If you have any questions, call your Personal Banker or Customer Service at 789-1110 or 789-2572.

Depositor's Protected Account	Depositor's Funding Account
Account Number	Account Number
Account Title	Account Title
Account Address	Account Address

First Bethany Bank & Trust (FBBT) is hereby authorized to transfer funds in increments of **\$100.00** to cover any overdraft that may occur in Depositor's Protected Account according to the disclosure.

Authorized Signature	
Print Name	Date

DISCLOSURE

If the balance in the Depositor's Protected Account is at any time insufficient to support payment of debits presented, FBBT is hereby authorized to make an automatic withdrawal from Depositor's Funding Account in an amount necessary to cover the overdraft in increments of **\$100.00** and credit that amount to the Protected Account.

FBBT is not obligated, however, to make an automatic withdrawal if the amount needed to cover the overdraft together with the service charge exceeds the collected balance in the Depositor's Funding Account. In this event, FBBT may return checks drawn on the Depositor's Protected Account as insufficient funds.

For each transfer from the Depositor's Funding Account, FBBT will charge a fee of \$5.00 to the Depositor's Protected Account that will be detailed on the monthly statement. Insufficient funds charges apply.

This agreement is considered an addendum to the deposit agreement(s) governing the terms of each of the Protected Accounts and Funding Accounts and may be amended or modified by FBBT from time to time.

Either the Depositor or FBBT may cancel this agreement with 10 days written notice.