



**IMPORTANT NOTICE FOR ATM AND DEBIT CARD CUSTOMERS
CONCERNING OVERDRAFT COVERAGE EFFECTIVE AUGUST 15, 2010**

What causes an overdraft?

An overdraft occurs when you do not have enough money in your account to cover a transaction, but First National Bank pays the transaction anyway under our standard overdraft practice. The bank is not obligated to pay any item presented for payment if an account does not contain sufficient funds; however, reasonable overdrafts may be approved as a non-contractual courtesy. This helps you avoid additional returned check charges imposed by a merchant or other third party and allows you to complete ATM withdrawals or debit card purchases when you choose.

First National Bank will not pay your overdrafts for ATM withdrawals and one time debit card purchases you make at a store, online, or by telephone, unless you tell us you want overdraft coverage for these transactions (see "Opt In" form below). If First National Bank does not authorize and pay an overdraft, your transaction will be declined.

Even if you do not request overdraft coverage for ATM withdrawals and one time debit card purchases, we may still pay, at our discretion, your overdrafts for other types of transactions, including checks, in person withdrawals, ACH drafts, automatic bill payments, or other electronic transactions, as applicable.

Overdraft fees:

First National Bank will charge you a fee of \$30.00 each time we pay an overdraft item, up to a maximum of \$150.00 (5 fees) per day.

Other ways we can cover your overdrafts:

First National Bank offers other ways of covering your overdrafts that may be less expensive, such as an overdraft line of credit (**Money Reserve**) or linking your account to another FNB checking or savings account. For complete details about all overdraft options, please contact us.

How to Request Overdraft Coverage:

To request overdraft coverage for your ATM withdrawals and one time debit card purchases, complete the "Opt In" request below and return in the enclosed postage paid envelope, or drop off at your nearest branch location or fax to 704-484-6339. Please allow two (2) business days to process your request for ATM withdrawals and one time debit card purchases.

If you have any questions, please stop by any local First National Bank branch location or call 704-484-6200.

Take Action Now to Avoid Losing Overdraft Coverage!

Your current overdraft coverage on ATM withdrawals and one time debit card purchases will end **August 15, 2010**, if you do not respond and "Opt In". This notice is applicable to all of your consumer deposit accounts at First National Bank.

**Subject to approved credit*

Cut Here:

Overdraft Coverage "Opt In" Request

Yes, I want overdraft coverage for my ATM withdrawals and one time debit card purchases for the accounts listed below:

Printed Name _____ **Date** _____

Account Number _____ **Account Number** _____

Account Number _____ **Account Number** _____

Account Number _____ **Account Number** _____

Account Holder's Signature _____

A Confirmation Notice will be sent to you, within five (5) business days following receipt of your completed form.