

What You Need to Know About Overdrafts & 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 overdraft from the following.

- We have standard overdraft practices that come with your account.

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
- ATM Transactions
- Everyday debit card transaction

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 no authorize and pay an overdraft, your transaction will be declined.

➤ **What fees will I be charged if Georgia Banking Company pays my overdraft?**

Under our standard overdraft practice:

- We will charge you a fee of up to **\$30** each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Georgia Banking Company 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 debit card transaction, call 770-227-8800, present or mail the form below to your nearest branch.

 I want Georgia Banking Company to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Georgia Banking to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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| <i>Your Name:</i> | <i>Date:</i> |
| <i>Account Number(s): List all account you want covered</i> | <i>Mailing Address:</i> |

Please Return the Completed Form to the Bank or Call your local Branch

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| By Mail: Georgia Banking Company 6190 Powers Ferry Rd STE 150 Atlanta, GA 30350 | By Phone: Atlanta (770)227-8800 | By Mail: Georgia Banking Company 1624 North Expressway Griffin, GA 30223 | By Phone: Griffin (770)627-9570 |
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