

Overdraft Privilege Plus

Are you in?

If a debit card or ATM transaction causes your checking account to overdraw, federal regulations require us to decline the transaction unless you've given us permission to cover the overdraft and charge a fee for that service. If you **do** want those types of transactions covered, you can give us permission by simply opting-in!

Why opt-in for Overdraft Privilege Plus?

Opting-in can help avoid the embarrassment or inconvenience of having your debit transactions declined when you are using your First Citizens debit card to pay for groceries, gas or to withdraw funds at an ATM.

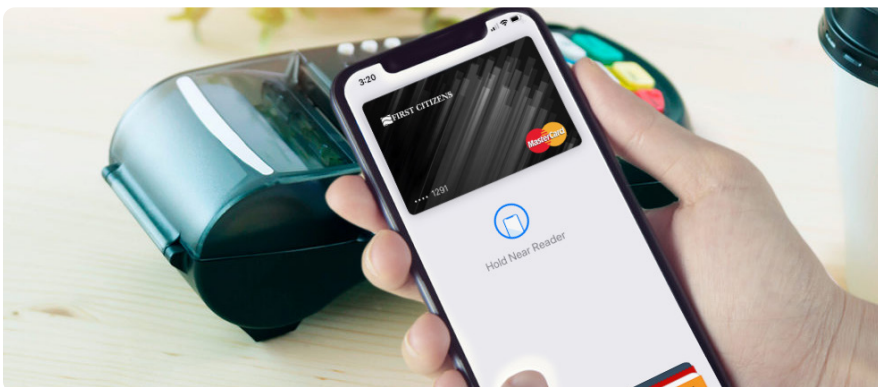
There are four ways to opt-in:

1. Stop in to any First Citizens location and see a Personal Banker to opt-in
2. Call First Citizens at 800-423-1602 and ask to speak with a Personal Banker to opt-in
3. Mail this completed form to the First Citizens location nearest you to opt-in
4. Email a Personal Banker and tell them you'd like to opt-in

Please see the back of this letter for more detail on this and additional overdraft options.

Call or stop in if you have any questions. We're here to help!

Thank you for choosing First Citizens Bank, we're proud to serve you.



myfcb.bank

800-423-1602

Member FDIC

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 four different ways:

1. Automatic Transfers – A pre-authorized service in which we link your checking account to another account, like your savings account.
2. Reserve Line of Credit – A pre-approved line of credit loan attached to your checking account.
3. Overdraft PrivilegeSM Service – Included with most accounts, this service is available to personal checking accounts for certain types of transactions.
4. Overdraft Privilege Plus – In addition to what is covered in Overdraft PrivilegeSM Service, this covers a debit card or ATM transaction. You must **sign up** to receive this service.

For more details on any of these options, contact a Personal Banker at any First Citizens Bank location.

This notice explains our Overdraft PrivilegeSM Service and Overdraft Privilege Plus options available for consumer accounts.

What is the Overdraft PrivilegeSM Service that comes with most accounts?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payment

We do not authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions

If you would like us to pay these types of overdrafts, sign up for our Overdraft Privilege Plus.

You can opt-in to Overdraft Privilege Plus to authorize and pay overdrafts for the following types of transactions:

- 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 First Citizens pays my overdraft?

Under Overdraft PrivilegeSM Service and Overdraft Privilege Plus:

- We will charge you a fee of up to \$35 each time we pay an overdraft.
- The limit to the total fees we can charge you for overdrawing your account is \$140 per day.*
- You have approximately 35 days to bring your account positive before we remove overdraft privileges from your account.

* Consumer accounts only

What if I want First Citizens to authorize and pay overdrafts on my ATM and everyday debit card transactions?

Please complete the form below.

_____ I'm out. I do not want First Citizens to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I'm in! I want First Citizens to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____