

## Overdraft Information

Maybe you absolutely had to pay that bill before the funds were available, or maybe you simply had a miscalculation on your checkbook balance. Although First National Bank of Hereford strongly believes that you should use your checking account responsibly and never intentionally overdraw your account, we realize that financial oversights may occur once in a while.

Regardless, overdrafts should never be used to finance any ordinary or recurring expenses, and you should never rely on overdrafts to cover such expenses. It should be noted that the payment of your overdrafts is discretionary and First National Bank of Hereford reserves the right not to pay. For example, we typically will not pay your overdrafts if you have had multiple overdrafts, or your account is not in good standing, or you are not making regular deposits.

However, to avoid any financial shortfalls, First National Bank of Hereford offers services to help you keep track of your account balances. These services include: **Online Banking & Bill Pay, Mobile Banking,** and **Toll-Free Telephone Banking**. All of these services offer you a chance to view your account balances in real-time. If you would prefer not to utilize these electronic services, we suggest balancing your accounts the "ol' fashioned" way by keeping track of transactions in your checkbook register.

If you feel that you would like more help with your financial education, you may visit <http://www.fdic.gov/consumers/consumer/moneysmart/>. In addition, we have educational materials available to help you learn how to manage your finances and take control of your debt. If you would like to view a presentation on financial education, please let us know.

**\*\* Please note, the information found on the Overdraft Information page does not mean that FNB provides a "courtesy overdraft" plan. The information is strictly meant to educate customers about the options available at FNB to avoid overdrafting accounts. \*\***