

OVERDRAFT PROTECTION POLICY

Effective August 15, 2010

Account Holder Name:

Account Number:

OVERDRAFT PROTECTION POLICY - We are not obligated to pay any item presented for payment if your account does not contain sufficient collected funds. However, if your account has been open 30 days and maintained in good standing, defined as: A) Making regular deposits; B) Bringing the account to a positive balance every 30 days or less; and C) There are no legal orders outstanding, we will approve your reasonable overdrafts as a non-contractual courtesy. Generally, we will not approve an overdraft for you in excess of \$300 for "Free Checking" accounts and other Personal Checking accounts or \$500 for other Personal Checking accounts with monthly "Direct Deposit". These limits include our Non-Sufficient Fund (NSF) Charge(s).

We may refuse to pay an overdraft for you at anytime, even though we may have previously paid overdrafts for you. You will be notified by mail of any Non-Sufficient Funds (NSF) items that were paid or returned; however, we have no obligation to notify you before we pay or return any item. The amount of any overdrafts plus our Non-Sufficient Funds (NSF) Charge(s) you owe us shall be due and payable upon demand. If we pay an overdraft on an account with more than 1 owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus our Non-Sufficient Fund (NSF) Charge(s).

LIMITATIONS: Available only to consumer accounts (excluding Money Market and Savings accounts) for personal and household use and we may limit the number of accounts eligible for Overdraft Protection to 1 account per household. Additionally, we reserve the right to not approve any overdrafts against your account until we can verify that your account is being maintained in good standing, as defined above.

ACCOUNT FEES: Whether we pay or return a Non-Sufficient Funds item, a Non-Sufficient Funds (NSF) Charge will be made to your account, as set forth in our Services and Fees Schedule. The fee for a Non-Sufficient Funds (NSF) item returned is \$29.95 and the fee for a Non-Sufficient Funds (NSF) item paid is \$31.95. Overdraft fees apply to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means.

I/We **DO NOT** wish to participate in the Overdraft Protection Service at this time. (Only one signature is required to Opt-In.)

Signature of Account Owner

Date

_____ I **DO NOT** want to authorize First National Bank of Burleson to pay overdrafts on my ATM and everyday debit card transactions.

_____ I **DO** want to authorize First National Bank of Burleson to pay overdrafts on my ATM and everyday debit card transactions.

"Member FDIC"