



As an owner of an Eagle National Bank (Eagle) Checking or Savings Account, you are being informed that in 2010, Federal lawmakers implemented new rules for debit and ATM card users. The rules allow the consumer to choose whether you wish to give Eagle consent to use our Overdraft Allowance service on your ATM Card and everyday CheckCard transactions. The reverse side (or 2nd page) of this disclosure gives you information to assist you in making the best decision for you when it comes to your CheckCard transactions.

Opting-In for Overdraft Allowance on CheckCards

Opt-In: Check the Yes box then complete and return this disclosure / form to ensure your ATM Card and everyday CheckCard transactions may be covered in case of an overdraft. ***By submitting this signed disclosure you are agreeing to participate in the Overdraft Allowance coverage for your everyday CheckCard purchases and ATM transactions.*** If you do not contact us or return this letter/disclosure to Opt-In, your ATM and everyday CheckCard transactions will be declined at the merchant if there are not sufficient funds to cover your withdrawal or purchases.

Methods available to authorize the Bank to pay overdrafts on ATM and everyday CheckCard transactions:

- Complete this letter / disclosure and return it to us at the new accounts desk or teller line
- Print this letter from <http://www.eaglenational.com/overdraft/overdraft.pdf> and mail it to us at:
Eagle National Bank, 1304 Wilmington Pike, West Chester, Pa. 19382-8216 or
Fax to 484-455-2979

Do not send confidential information such as your account number in an unsecured email message

Account Number: _____

Yes, I want Eagle to authorize and pay overdrafts on my ATM card transactions and everyday CheckCard purchases.

Signature: _____ Date: _____

Please Print Name: _____

No, I do not wish Eagle to pay overdrafts on ATM card transactions and everyday CheckCard purchases

CONFIRMATION: Once Eagle has processed your request to Opt-In, you will be mailed a copy of this form as confirmation into the Overdraft Allowance program for ATM and everyday CheckCard purchases.

REVOKE DISCLOSURE: You may REVOKE this agreement at any time, by any of the methods in which you Opted-In to the CheckCard Overdraft Allowance program. (See bulleted methods above.) If you ever wish to revoke the earlier consent for the payment of overdrafts on ATM card and everyday CheckCard transactions, complete your account number here and return this form to the bank for processing. The bank will discontinue its payment of such overdrafts as soon as practicable (within 30 days of receipt) after receiving notice of your revocation. Any joint owner of the account may revoke the agreement and will revoke it for all parties on the account.

What You Need to Know About Reg E and Opt-In:

Overdrafts

An overdraft occurs when you do not have enough money in your account to cover a transaction, but Eagle pays it anyway. We may pay overdrafts at our discretion, which means we **DO NOT GUARANTEE** we will always authorize and pay any type of transaction. If we do **NOT** authorize and pay an overdraft, your transactions will be declined. Eagle may at its discretion and at anytime, discontinue the Overdraft Allowance program on your account and declare all balances due and payable.

Current Standard Overdraft Practices

What are the standard overdraft practices that come with my account?

If an overdraft occurs we may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH items
- ATM transactions
- Everyday CheckCard (debit card) purchases

New Standard Overdraft Practices

Beginning July 1 for New Customers and after August 15 for existing customers we **WILL NOT** authorize and pay overdrafts for the following types of transactions unless you authorize us to by opting-in:

- ATM Transactions
- Everyday CheckCard (debit card) purchases

To Stay Protected

Be sure to Opt-In for overdraft coverage on your CheckCard and ATM transactions. Check the Yes box and sign the front of this letter/disclosure and you'll have the full courtesy coverage of overdraft at Eagle.

Note: The NEW Standard Overdraft Practices are effective after July 1 for New Customers and after August 15 for existing customers.

Overdraft Fees

What fees will I be charged if Eagle pays my overdraft?

Under our standard overdraft practices, we will charge you an insufficient funds fee of \$35.00 each time we pay an overdraft. There is **NO LIMIT** on the total fees we can charge you for overdrawing your account.

Fees listed in this disclosure are effective as of June 1, 2010, and are subject to change. Please refer to a current Eagle National Bank Schedule of Fees & Charges for any fee updates.

Please Note: The Courtesy Overdraft Program does not start until 30 days after the account is opened. At that time, Eagle, at its sole discretion, will decide whether or not to include your account in the program. At any time, you may Opt-out of the entire program.