

OVERDRAFT PRIVILEGE SERVICE POLICY (A DISCRETIONARY OVERDRAFT SERVICE)

Financial Institution: FIRST NATIONAL BANK USA
MAIN BOUTTE
P O BOX 508
13386 Hwy. 90
Boutte, LA 70039

OVERDRAFT PRIVILEGE SERVICE POLICY (A Discretionary Overdraft Service)

The following outlines the terms of First National Bank USA's Overdraft Privilege Service, a non-contractual, non-obligatory, discretionary courtesy provided to its customers as part of First National Bank USA's commitment to providing convenient banking and superior customer service.

It is the policy of First National Bank USA (hereafter referred to as The "Bank") to comply with all applicable laws and regulations and to conduct business in accordance with applicable safety and soundness standard.

The Bank will consider, as a discretionary courtesy, and not a right or obligation, paying reasonable overdrafts on accounts eligible and in good standing that have a non-sufficient balance rather than automatically returning, unpaid any non-sufficient fund items that you may have.

To be considered "eligible and in good standing" at least the following conditions are required and must continue to be satisfied:

Your account has been open for at least thirty (30) days, and within that first 30 days aggregate deposits must be equal to or greater than \$400;

Your account must be brought to a positive balance at least once every thirty five (35) days;

Your account is not currently being subject to any legal or administrative order or levy;

You are not in default on any loan or other obligation to the Bank;

You must continue to make deposits consistent with you past practices and you must have deposited at least \$400 in the account within each thirty (30) day period.

Overdraft Privilege is available only to eligible personal and commercial checking accounts.

An insufficient balance may result from:

The payment of checks, electronic fund transfers, or other withdrawal requests, including those that occur at the Automatic Teller Machine, through internet banking or through telephone banking;

Returned, unpaid, item(s) deposited by you;

Payments authorized by you;

The imposition of bank service charges;

The deposit of items that are not yet available, according to the Bank's Funds Availability Policy.

Without sufficient funds in your account, the Bank is not obligated to pay any item submitted for payment. However, the Bank will consider, as a discretionary service, approving overdrafts for eligible accounts, (as described above). This non-contractual, discretionary, courtesy will generally be limited to a \$700 overdraft (negative) balance for personal checking accounts and \$1200 for eligible business checking accounts. Any and all bank fees and charges, including without limitation the prevailing non-sufficient funds/overdraft fees are included in this limit. (Refer to the Schedule of Bank Service Fees). The total overdraft amount plus all bank fees are due and payable on demand. Every account holder on the account is jointly and severally liable for all amounts due.

The Bank may refuse to pay an overdraft at any time and for any reason, regardless of your account status and regardless of whether the Bank has made overdraft payment for you in the past. You will be notified by mail of any non-sufficient funds items paid or returned. However, the Bank has no obligation to notify you prior to the payment or return of any item.

If you authorize a payment and the Bank creates an overdraft, pursuant to the policy outlined herein, you agree to pay us the amount of the overdraft and any applicable fees, immediately, without demand from us, unless you specify, in writing, that you wish to have all Non-Sufficient Fund payments returned.

Overdraft Privilege is a courtesy provided to Bank customers at the discretion of the Bank. It does not constitute an actual or implied agreement you and the Bank or an actual or implied obligation of or by the Bank. It is not a contractual obligation or a right of yours. The Bank reserves the right to change or cease this service at any time without prior written notice, reason or cause. The Bank may limit the number of accounts eligible for Overdraft Privilege to one account per household. Collection agencies may be notified if overdrafts are not paid as agreed to herein

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account Holder:

Financial Institution: FIRST NATIONAL BANK USA
MAIN BOUTTE
P O BOX 508
13386 Hwy. 90
Boutte, LA 70039

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 two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or to an overdraft line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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 NATIONAL BANK USA pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of up to \$30 each time we pay an overdraft
There is a maximum of six fees per day we can charge you for overdrawing your account

► What if I want FIRST NATIONAL BANK USA 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 transactions, call (985) 785-8411, or complete the form below and present it at a branch, or mail it to: FIRST NATIONAL BANK USA, P O Box 508, Boutte, LA, 70039

_____ I do not want FIRST NATIONAL BANK USA to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want FIRST NATIONAL BANK USA to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial Institution: FIRST NATIONAL BANK USA
MAIN BOUTTE
P O BOX 508
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Right to Revoke Consent

If you have given your consent to have FIRST NATIONAL BANK USA authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying FIRST NATIONAL BANK USA as follows:

Go to the nearest branch office of FIRST NATIONAL BANK USA
Telephone us at 985-785-8411

Complete the form found below and return to us at the following address:

FIRST NATIONAL BANK USA

Attn: Donna Murphy

P. O. Box 508

Boutte, LA 70039

RIGHT TO REVOKE:

I, _____ (name) wish to revoke my Opt-In decision to allow the bank to continue to pay overdrafts on my one-time debit cards and ATM transactions on the account number listed below. This decision will go into effect when FIRST NATIONAL BANK USA receives this notice and has a reasonable opportunity to change my account on the system.

Printed Name: _____

Account Number: _____

Customer's Signature: _____

Date: _____

For office use only:
Maintenance done by:

Emp #: _____ Emp Name: _____ Date: _____

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)