



Regulation E Authorization Form for Personal Debit Card

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, which allow you to link other accounts (such as a savings account or line of credit) to your checking account to cover overdrafts. These plans 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?

Currently, 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
- Recurring debit card transactions

We do not authorize and pay overdrafts for one-time debit card or for ATM transactions, unless you authorize us to do so using one of the methods detailed below.

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 Ephrata National Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$10 per 5 days overdrawn.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Ephrata National Bank to authorize and pay overdrafts on my one-time debit card and ATM transactions?

If you want us to authorize and pay overdrafts on one-time debit card and ATM transactions, you may notify us through one of the following methods: (1) Call 717-733-4181 (toll-free: 1-877-773-6605); (2) Complete the form below and drop it off at any Ephrata National Bank branch or mail it to: ENB - Electronic Banking Department, PO Box 457, Ephrata PA 17522; or (3) Submit the information below through ENB's secure Internet Banking site. Instructions are found at www.epnb.com/reg_E.

If you do not authorize us to pay overdrafts, your transaction will be declined. You have the right to change this election at any time by calling 717-733-4181 (toll-free 1-877-773-6605) or notifying us in writing via the methods listed above.

(Detach Here)

For each account, select "YES" if you would like Ephrata National Bank to authorize and pay overdrafts on your one-time debit card transactions and "NO" if you would like to remove a previous authorization.

Account Number (list individually)	YES – Authorize	NO – Remove Authorization
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

Signature: _____ Printed Name: _____ Date: _____

Bank Use Only: Initials _____ Process Date _____