



PLEASE READ AND COMPLETE

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 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

Beginning August 14, 2010, we will 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 County Bank pays my overdraft?

Under our standard overdraft practices we will charge you a fee of \$30 each time we pay an overdraft item, or return an item for insufficient funds, up to a maximum of 4 fees per day.

What if I want County Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts, at our discretion, on ATM and everyday debit card transactions, complete the form below and present it at a local County Bank branch, fax it to 302-226-9865, or mail it to: County Bank, 19927 Shuttle Rd, Rehoboth Beach, DE 19971, Attention: Call Center / Opt-In. You may also opt-in by calling 302-226-9800, via e-mail to Support@CountyBankMail.com, or by visiting our website at www.CountyBankDel.com.

_____ I want County Bank, at its discretion, to authorize and pay overdrafts on my ATM and everyday debit card transactions. (OPT-IN)

_____ I do not want County Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions. (OPT-OUT)

Printed Name: _____
 Date: _____
 Account Number(s): _____

<i>FOR INTERNAL USE:</i>			
Opt-in/Opt-out Method:	In Branch: _____	Fax: _____	
	Internet: _____	Mail: _____	
	Telephone: _____		
Copy / Confirmation Given to Customer:	YES / NO	DATE: _____	NAME: _____
Updated on Bankway:		DATE: _____	NAME: _____