



## What if I am not sure what is the right solution for me?

As always, we are here to help. We welcome the opportunity to talk with you about all the options available and to help you determine which service or combination of services provides the best protection for the way you manage your accounts. Please stop in any branch office that is convenient and ask to speak with a Personal Banker.

Whether you decide to “opt in” or not, you can always change your mind at any time by contacting any branch of the First Chatham Family of Banks!

To enjoy the protection of First Chatham Bank’s ATM/Debit Card AdvantagePay Services, watch the mail for your opt in form. Or visit your First Chatham Bank Family of Banks branch.

### Important Details about First Chatham Bank’s ATM/Debit Card AdvantagePay

- Once an overdraft has occurred, you are obligated to bring your account to a positive balance status promptly.
- Payment of any overdraft is at the Bank’s sole discretion, and we reserve the right not to pay. For example, we may not pay future overdrafts if your account has remained in an overdrawn status for an extended period, or your account is not in good standing, or you are not making regular deposits, or you have had excessive overdrafts, etc.
- Debit card purchases that are set up to bill automatically, checks, electronic bill payment items, and other pre-authorized or recurring debit transactions may continue to be approved at our discretion even if you do not opt in for ATM/Debit Card AdvantagePay.

## Important Information about

### ATM/Debit Card AdvantagePay

*“Opt In” to enjoy protection and peace of mind!*



111 Barnard Street  
Savannah, GA 31401  
(912) 629-2900



FAMILY OF BANKS





## TRADITION INNOVATION SERVICE

### What is ATM/Debit Card AdvantagePay?

With First Chatham Bank's ATM/Debit Card AdvantagePay, we may approve everyday ATM and debit card transactions for you, at our discretion, when you don't have sufficient funds in your account. This might happen because funds from a recent deposit are not yet available or perhaps that deposit you meant to make is still sitting in your wallet. No matter the reason, ATM/Debit Card AdvantagePay provides the protection you need to avoid the embarrassment of having transactions denied and the hassle of having to provide an alternate method of payment to complete your transaction.

### How Does ATM/Debit Card AdvantagePay help me?

In addition to helping you avoid those embarrassing moments when a transaction is denied, "opting in" to First Chatham Bank's ATM/Debit Card AdvantagePay provides the peace of mind that comes with knowing your transactions may be covered, at our discretion, on those occasions when an oversight or mistake in your checkbook register means your balance is less than you thought. And, in those rare emergency situations, ATM/Debit Card AdvantagePay provides the convenience of knowing there may be a little extra if and when you need it.

### What are my other Overdraft Protection options?

We do authorize and pay overdrafts for the following types of transactions:

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

However, if you don't have sufficient funds or available credit in your account, in the event of an overdraft, your everyday debit and ATM transactions will be denied. That is when ATM/Debit Card AdvantagePay can help. It may allow your debit/ATM card to continue working even if the available balance in your account is insufficient to complete your transaction at the time.

### If I "Opt In" to ATM/Debit Card AdvantagePay, will my transactions always be approved?

**No, they will not.** Paying or declining a transaction is discretionary and we reserve the right to not approve a transaction.

### Are there fees if I "Opt In"?

**Yes, there are.** You will pay the standard \$35 overdraft item fee each time you use your ATM/debit card and do not have sufficient funds to cover the transaction. If any individual transaction causes your account to be overdrawn by \$5.00 or less, the overdraft item fee is waived for that transaction. There is no fee if you "opt in" and ATM/Debit Card AdvantagePay is not utilized.