

Overdraft Options at First National Bank

At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned or a debit card rejected due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At First National Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the addition merchant fees and possible damage to your credit history that might result if a check is returned. That's why we offer several options for overdraft coverage. The table inside describes the options that are available to our customers.

Branch Locations

Bangor

145 Exchange Street
Bangor, ME 04401
207.974.5001 fax: 404.8998

Bar Harbor

102 Main Street
Bar Harbor, ME 04609
207.288.3341 fax: 288.2455

Blue Hill

1 South Street
Blue Hill, ME 04614
207.374.3253 fax: 374.5974

Boothbay Harbor

77 Oak Street
Boothbay Harbor, ME 04538
207.633.5149 fax: 633.7121

Calais

319 North Street
Calais, ME 04619
207.454.2141 fax: 454.8294

Camden

19 Elm Street
Camden, ME 04843
207.236.8700 fax: 236.8822

Damariscotta

223 Main Street
Damariscotta, ME 04543
207.563.3195 fax: 563.3356

Eastport

102 Washington Street
Eastport, ME 04631
207.853.6270 fax: 853.6272

Ellsworth

235 High Street
Ellsworth, ME 04605
207.667.5526 fax: 667.1300

Northeast Harbor

3 Summit Road
Northeast Harbor, ME 04662
207.276.3888 fax: 276.0707

Rockland

132 Park Street
Rockland, ME 04841
207.594.5900 fax: 594.6400

Rockland

63 Union Street
Rockland, ME 04841
207.593.1010 fax: 593.1026

Rockport

114 Commercial Street
Rockport, ME 04856
207.236.3131 fax: 236.4277

Southwest Harbor

350 Main Street
Seal Cove Road (Drive-Up)
Southwest Harbor, ME 04679
207.244.5594 fax: 244.3014

Waldoboro

1471 Atlantic Highway
Waldoboro, ME 04572
207.832.5373 fax: 832.7813

Wiscasset

39 Gardiner Road
Wiscasset, ME 04578
207.882.9515 fax: 882.9517



OVERDRAFT SERVICES



Member FDIC • Equal Housing Lender

06/16

	Pay Privilege	Overdraft Savings Transfer	Overdraft Protection Line of Credit
Product Description	Overdrafts to your personal checking account are paid on a non-contractual courtesy basis as long as your account remains in good standing.	Overdrafts to your personal checking account are covered by transfer of available funds from your linked savings account.	Overdrafts to your personal checking accounts are covered by transfer of available funds from your linked link of credit.
Availability / Qualifications	Available for all personal checking accounts in good standing 30 days after account opening.	You must be an active statement savings or premium savings account to link to your personal checking account.	Personal lines of credit are subject to credit approval.
Features	For more details about Pay Privilege, please refer to our Customer Overdraft Policy.	If you overdraw your checking account, First National Bank will transfer funds from your linked savings account in order to bring your checking account to a zero balance.	If you overdraw your checking account, First National Bank will transfer funds in \$50 increments from your line of credit in order to bring your checking account to a zero or positive balance.
Customer Costs	Your account will be charged \$30 for each item that causes an overdraft up to a daily maximum of \$150. There is no annual fee. Refer to our Customer Overdraft Policy for information on checks that are not paid.	A \$5 per day transfer fee will be assessed to your linked savings account any day that an overdraft savings transfer occurs. There is no annual fee for this service.	A 16% APR and a \$35 annual fee apply. A late fee of \$10 or 5% (whichever is less) may apply.
Notification of Use	Your will receive an overdraft notice each time items are paid.	You will receive a transfer notice each time an overdraft savings transfer occurs.	Your monthly checking account statement will detail Line of Credit usage and minimum payment due.
Limits	Overdrafts that exceed your pre-determined Pay Privilege limit may be returned. A \$30 returned item fee will be assessed to your personal checking account.	Federal regulations limit certain types of savings account transfers to 6 per statement cycle. Therefore, the number of overdraft savings transfers allowed per statement cycle will be reduced by any other automatic transfers you may have scheduled on that same savings account.	As long as your overdraft advances do not exceed your credit line, there are no limits to the number of times you may access your line of credit.
Repayment	To keep your account in good standing, you must bring your checking account to a positive balance within 30 days to avoid suspension of the Pay Privilege service.	Not applicable	Payments to your line of credit are computed using the average daily balance method and are billed and due monthly. A 16 day grace period applies.
Access Points	At the teller line, writing a check, everyday debit card transactions*, ATM transactions*, ACH auto debit, First Online Banking, First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ACH auto debit, First Online Banking First BillPay, First Phone 24, First Mobile Banking.	At the teller line, writing a check, everyday debit card transactions, ATM transactions, ACH auto debit, First Online Banking, First BillPay, First 24, First Mobile Banking.



The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconciling your check book regularly and managing your finances responsibly.



Did you know ...

You can avoid overdrafts by setting up alerts through First Online Banking that notify you by e-mail when your checking balance is getting low.

*If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 800.564.3195, visit www.thefirst.com or speak with your local banking representative.