

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. We can cover your overdrafts in two different ways:

- Bounce Protection Program
- Auto Transfer Plans, such as a link to a savings account. This may be less expensive than our Bounce Protection Program. To learn more, ask us about these plans.

What is the Bounce Protection Program?

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

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

We WILL NOT authorize and pay overdrafts for the following types of transactions unless you “Opt In” (see below):

- Everyday debit card transactions
- ATM 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 Blue Ridge Bank pays my overdraft?

Under Blue Ridge Bank and Trust Co., a division of First National Bank of Omaha’s Standard Overdraft Practices, no fee will be charged for each item causing an overdraft in your account.

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

If you want Blue Ridge Bank and Trust Co., a division of First National Bank of Omaha to authorize and pay overdrafts on everyday debit card and ATM transactions, complete the form on the next page and return it to any branch. You have the right to “Opt Out” at any time by visiting any branch and revoking your authorization.



Overdraft Authorization Form

Please complete the following form if you would like Blue Ridge Bank and Trust Co., a division of First National Bank of Omaha to continue to authorize and pay overdrafts on your everyday debit card and ATM transactions.

Date (mm/dd/yy): _____

First Name: _____ **Last Name:** _____

Street Address: _____

City: _____ **State:** _____ **Zip:** _____

SSN (last 4 digits): _____ **Phone:** _____

Accounts you would like to Opt In:

Account Number: _____

Account Number: _____

Account Number: _____

Account Number: _____

Please complete this form and return to any branch location or mail to:
Blue Ridge Bank and Trust Co., a division of First National Bank of Omaha
651 NE Woods Chapel
Lee's Summit, MO 64064

For more information, contact us at 816-358-5000.