



MEMBER FDIC

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Here's what you need to know to make an informed decision about the overdraft solution that's right for you.

Today when you make an ATM withdrawal or everyday debit card purchase, our standard overdraft practice is to decline your transaction if you overdraw your account. **First Harrison calls this Overdraft Coverage.**

Under a new rule that goes into effect July 1, 2010, you can give us your affirmative consent (opt-in) to cover your ATM and everyday debit card transactions. We will not cover these transactions unless you ask us to by opting-in to **Overdraft Coverage**. We want you to have all the information you need to make the best decision for the way you bank.

First Harrison Overdraft Solutions

<i>Overdraft Coverage</i>	<i>Overdraft Protection</i>
<p>With Overdraft Coverage, your ATM and everyday debit card transactions will be covered at our discretion if you overdraw your account. To choose Overdraft Coverage for your ATM and everyday debit card transactions, you must opt-in. You can make an opt-in choice for each First Harrison checking or money market account you have.</p> <p>See the enclosed Overdraft Notification document for applicable overdraft fees and other details.</p>	<p>You can link any of the following First Harrison accounts to your checking account. Available funds will be transferred from the linked account to cover overdrafts.</p> <ul style="list-style-type: none"> • Savings • Secondary checking • Money Market • Personal Line of Credit <p>Transfer fees may apply.</p>
<p>You can choose both Overdraft Solutions. If you have Overdraft Protection and opt-in to Overdraft Coverage, the funds available from your linked Overdraft Protection account would be used first and Overdraft Coverage would provide an additional layer of coverage.</p>	
<p>If you want Overdraft Coverage, please complete the enclosed Overdraft Notification document as instructed. If you choose not to have Overdraft Coverage, you do not need to take any action. Your ATM and everyday debit card purchases will be declined if there are not enough available funds in the account or if you have no First Harrison Overdraft Protection.</p>	

Always know your balance with access to First Harrison I-Banking at www.FirstHarrison.com.

Make the choice that's right for you!

There's no right or wrong choice. Just do what makes sense for you. You can opt-in or opt-out at your discretion. So, if you change your mind, you aren't locked in to any choice. And remember that we're always here if you have questions or concerns.

To Opt-in for Overdraft Coverage or to learn more about First Harrison Overdraft Protection:

- Call or visit your local branch (see contact information on reverse side).
- Complete and return the enclosed Overdraft Notification document.



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Questions and Answers

Q. Why are overdraft practices changing?

A. Under changes made to Regulation E, banks are prohibited from charging overdraft fees for ATM and everyday (one-time) debit card transactions that overdraft the consumer's account, unless the consumer – after being given the Overdraft Notification – consents (opts-in) to having the bank pay such overdrafts.

Q. What if I already have Overdraft Protection?

A. Your linked Overdraft Protection account will continue to function the same way as it does today.

Q. What will happen if I don't opt-in for Overdraft Coverage?

A. Your ATM and everyday debit card transactions will be declined in the event of an overdraft, unless you have First Harrison Overdraft Protection. Our standard overdraft practice will continue to be in effect for your checks and automatic bank payments.

Q. My spouse and I are both signers on two different accounts. If we want Overdraft Coverage, do we both have to opt-in?

A. Only one authorized signer per account has to opt-in for Overdraft Coverage.

For more information or to opt-in, please visit or call the branch of your choice!

Corydon

220 Federal Dr.
812-738-2198

Corydon

Jay-C Store
391 Old Capitol Plaza NE
812-738-9099

Edwardsville

5100 State Rd. 64
812-923-5578

Floyds Knobs

5609 Williamsburg
Station Rd.
812-923-0677

Greenville

9849 Hwy 150
812-923-8051

Hardinsburg

317 E US Hwy 150
812-472-3208

Jeffersonville

2744 Allison Ln.
812-285-1223

Lanesville

2420 Barron Ave NE
812-952-2096

New Albany

3131 Grant Line Rd.
812-949-2265

New Albany

4303 Charlestown Crossing
812-944-4011

New Salisbury

8095 Hwy. 135
812-347-0700

Palmyra

710 Main St.
812-364-6192

Salem

1312 S. Jackson St.
812-883-8300