

## ***Access to Overdraft Privilege Program***

MNB's Insufficient Fund Item Return Fee, or Overdraft Item Paid Fee of \$27.00 will be charged for each item initiated for which your account does not have sufficient collected funds.

Fees may be incurred for transactions created by check, in-person withdrawal, A.T.M. withdrawal, or other electronic means.

MNB reserves the right to require you to pay your outstanding overdraft (negative) balance, including applicable fees, immediately or on demand.

Whether your overdrafts will be paid or not is at MNB's sole discretion and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing, or you are not making regular deposits.

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