

Important information regarding your Debit Card

Opt-in for Debit Card transactions & withdrawals by August 15th Ask us how.

Beginning August 15, 2010, in accordance with federal regulations imposed on all financial institutions, Citizens First Bank will no longer be allowed to consider authorizing and paying everyday or one-time debit card transactions and ATM withdrawals that overdraw your account - unless you have instructed us to do so.

What happens if you do not instruct Citizens First to consider authorizing and paying everyday debit card transactions and ATM withdrawals that overdraw your account?

Beginning August 15, 2010, any everyday debit card transaction or ATM withdrawal that would overdraw your account will be declined at merchant or ATM locations, and you will not be able to complete your debit card purchase or ATM withdrawal.

For Accounts opened:	This change is effective:
Prior to July 1, 2010:	As of August 15, 2010 if you have not provided CFB with instruction
On or after July 1, 2010:	The next business day

To learn more or to instruct CFB to consider authorizing and paying these items

- Call 1-888-232-9901
- Ask your local CFB customer service representative for more information.



CitizensFirstBank.com



Member
FDIC

Bowling Green 270-393-0700 | Franklin 270-586-6058
Glasgow 270-651-2265 | Horse Cave 270-786-2131
Munfordville 270-524-2131



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Where Everybody Knows Your Name