

## Overdraft Privilege and Bounce Protection

Cortland Bank checking account customers who were enrolled in Cortland's Bounce Protection (Overdraft Privilege) program will enjoy the same overdraft privilege, including your existing limit, at Farmers. Any customer who wishes to *discontinue* participation in Overdraft Privilege, should contact Farmers Overdraft Department at 330.544.7447 or toll free 1.866.857.5995. Please refer to enclosed "ODP Customer Disclosure & Policy Dec 2021" for important details regarding Overdraft Privilege at Farmers.

Cortland Bank checking account customers who previously gave Cortland Bank permission to cover their ATM and everyday debit card transactions in the event of an overdraft (fees apply) will see this decision carry over to their checking account at Farmers. After conversion to the Farmers National Bank system, any customer who wishes to change this decision can do so by visiting [www.farmersbankgroup.com](http://www.farmersbankgroup.com) and selecting Personal>Checking> and scrolling down to the Overdraft Opt-In button located at the bottom of the webpage, or by calling Farmers Customer Support Center toll free at 1.888.988.3276.

## E-Statement Enrollment

Cortland customers who were previously enrolled in electronic "e-statements" at Cortland Bank will need to re-enroll in E-statements at Farmers. E-statement enrollment can be completed by visiting [www.farmersbankgroup.com](http://www.farmersbankgroup.com) and logging into online banking. Once logged in, select "Profile" in the upper right corner of your screen. Within the "Profile" screen you can select your preferred statement delivery method whether paper statement (fees may apply depending on account type) or e-statement, for your Farmers accounts. You will be able to start logging into the Farmers online banking platform February 21, 2022.

## Visa Debit Card

Cortland Visa Debit cards with activity occurring in the 6 months prior to the conversion date of February 19, 2022 will be converted to the Farmers National Bank system. You will continue to use your current Cortland Visa Debit Card after conversion. Once converted, the following debit card limits will be in place for holders of Cortland Bank debit cards:

- Cortland Visa Consumer Debit cards will allow \$300 in cash withdrawals and \$2,000 in POS purchases daily when attached to traditional checking accounts.
- Cortland Visa Debit cards will allow \$200 cash withdrawals and \$500 in POS purchases daily when attached to a Start Fresh checking account.
- Cortland Business Visa Debit cards will allow \$500 in cash withdrawals and \$2,000 in POS purchases daily.
- During the February 18th-21<sup>st</sup> 2022 conversion weekend, Cortland Visa Debit cards may temporarily experience lower withdrawal and purchase limits than those limits expressed above:
  - Online Purchases/Point of Sale Purchases – \$1000 consumers debit cards, \$2500 business debit cards
  - Cash Withdrawals - \$205 consumer debit cards, \$305 business debit cards

If you do not use your debit card in the six months prior to the conversion date of February 19, 2022, your debit card will not be active after the conversion to the Farmers National Bank system.