

CUSTOMER NOTICE

Overdraft Fee Change Notice for Personal Accounts

Beginning August 15, 2010, First National Bank of Baldwin County will only authorize ATM transactions and everyday non-recurring debit card purchases when there are enough available funds in your account or linked Overdraft Protection account at the time of the transaction.

If sufficient funds are not available, your transaction will be declined at the terminal. You will not be charged an overdraft item fee.

For accounts opened on or after July 1, 2010,
these changes will take effect immediately.

If you have any questions, please contact one of your
First National Bank of Baldwin County representatives.



**FIRST NATIONAL BANK OF
BALDWIN COUNTY**