

MOODY NATIONAL BANK  
P.O. BOX 1139  
GALVESTON, TX 77553  
MEMBER FDIC

**Honor Guard Action Form**

Honor Guard is a service that allows the bank to pay an item presented against your checking account balance when the funds are not available, even if it causes the account to become overdrawn.

Honor Guard provides account holders the ability to overdraft their checking accounts up to the following amounts:

Consumer Accounts	\$ 500.00
Commerical Accounts	\$1,000.00

Honor Guard offers additional flexibility and convenience in managing account holder funds and provides peace of mind knowing that items may be paid up to the authorized overdraft limit.

An account that utilizes Honor Guard and remains in good standing is defined as:

- \* Making regular deposits sufficient to cover transactions
- \* Maintaining a positive account balance
- \* There are no legal orders outstanding on your account

We may, at the bank's sole discretion, pay overdrafts up to the limits mentioned above to include the bank's normal Overdraft Item charge(s) and/or Insufficient Item charge(s). Please see the Consumer and/or Commercial fee schedule for our current fees. We will send all customers a notice each time an overdraft occurs.

This service is free of charge unless the privilege is used - by initiating checks, electronic funds transfers, or other payment or withdrawals for more than the balance in your account. You may also have your ATM and everyday transactions approved, but you must first Opt-In for this service or they will be declined. Please visit your nearest branch location for more information.

Honor Guard allows Moody National Bank to provide a higher level of service to our customers by helping to protect customer's accounts and reputation when an inadvertent overdraft occurs.

Customer Benefits of Honor Guard will save:

- \* The embarrassment of a returned check
- \* The time and inconvenience of picking up a returned check
- \* The extra fees that retailers charge for returned checks
- \* Possible blemish on your credit report

Customer Notifications:

- \* 1 Day - Non-Sufficient items paid or returned
- \* 15 Days - Reminder notice to bring your account balance positive or lose privilege
- \* 25 Days - Removal of Honor Guard privilege if the account is not brought to a positive balance on or before the 30th day
- \* 30 Days - Charge Off of account if balance is not positive on the 30th day.

You may opt-out of Honor Guard at any time. If you do not want us to pay your overdrafts, you must notify the bank in writing.

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For Bank Use Only:

- \_\_\_ Yes I ACCEPT Honor Guard privileges on my account.
- \_\_\_ No I DECLINE Honor Guard privileges on my account.
- \_\_\_ Please REMOVE Honor Guard privileges from my account.

Account Number: \_\_\_\_\_

\_\_\_\_\_  
Branch Number

\_\_\_\_\_  
Bank Representative (Print)

\_\_\_\_\_  
Representative Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Customer Name (Print)

\_\_\_\_\_  
Customer Signature

\_\_\_\_\_  
Date