

OVERDRAFT COVERAGE OPTIONS

OVERDRAFT PRIVILEGE AND OVERDRAFT PROTECTION

Life happens! We understand that unexpected overdrafts occur from time to time - overdraft coverage can help. The choice is yours, consider these ways to cover overdrafts:

| Overdraft Protection Plan Options | Cost |
|---|--|
| Overdraft Protection Transfer Service from another deposit account ¹ | \$10 fee per transfer in \$100 increments |
| Ready Cash Reserve line of credit ^{1, 2} | Subject to \$10 transfer fee + interest, transfers in \$100 increments |

¹Call us at the number on the back of your debit card, or stop by a banking center to sign up or apply for these services; ²subject to credit approval.

The **overdraft protection plans** described above may help prevent overdrafts by automatically transferring funds to your checking account from another checking, savings or money market account or line of credit you may have at the Bank for a fee or finance charge. Please note that Ready Cash Reserve lines of credit are subject to credit approval. These services may be less expensive than Overdraft Privilege.

In addition to the Overdraft Protection Plans, the Bank offers Overdraft Privilege to eligible accounts.

| Service | Cost |
|---------------------|---|
| Overdraft Privilege | \$35 Overdraft Fee per item. Daily \$5 Continuous Overdraft fees may apply if overdrawn 5 business days or more |

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have an overdraft protection plan, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

| Transactions covered with Overdraft Privilege | Standard Coverage (No action required) | Extended Coverage (Your consent required)* | If you would like to select Extended Coverage for future transactions: |
|---|---|---|---|
| Checks | X | X | |
| ACH - automatic debits | X | X | |
| Recurring debit card payments | X | X | |
| Bill Pay and People Pay items | X | X | |
| Online & Mobile Banking transfers | X | X | |
| Telephone transfers | X | X | |
| Teller transactions | X | X | |
| All other debit transactions | X | X | |
| ATM transactions | | X* | |
| Everyday debit card transactions | | X* | <ul style="list-style-type: none"> • Call us at the number on the back of your debit card • Log into Online Banking, choose "Customer Service" from the top menu, then click "Change ATM/ Debit Card Overdraft" • Visit any banking center Complete the enclosed consent form and mail it to us at PO Box 26368, Kansas City, MO 64196-6368 |

*If you choose Extended Coverage on your consumer account, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice. With Overdraft Privilege, we pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

You can discontinue the Overdraft Privilege in its entirety by contacting us at the number on the back of your debit card, signing into Online Banking, or visiting a local banking center.