

# WHAT YOU NEED TO KNOW

## ABOUT OVERDRAFTS AND OVERDRAFT FEES

**An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:**

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another checking, savings, money market, or line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

**This notice explains our standard overdraft practices.**

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined or your item will be returned.

### What fees will I be charged if the Bank pays my overdraft?

Under our standard overdraft practices:

- We will not charge an overdraft fee if your account balance is overdrawn by less than \$5.00.
- We will charge you a fee of up to **\$35** each time we pay an overdraft.
- If your account is overdrawn five (5) consecutive business days, on the 5th business day we will charge a continuous overdraft fee of \$5 per business day until your account balance is brought to a positive balance.
- We will not charge you more than five (5) per item overdraft fees per day (i.e. total per item overdraft fees per day could equal, but not exceed \$175).

### What if I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, please visit one of our banking centers to complete this form, call the number on the back of your debit card, mail this form to PO Box 26368, Kansas City, MO 64196-6368, or log into online banking (under the "Customer Service" tab) to enroll.

You can also revoke your authorization for the Bank to pay overdrafts on ATM and everyday debit card transactions at any time by using any of the above methods. Your revocation must include both your name and account number.

**I do not want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

**I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

X

Name \_\_\_\_\_

Account Number

Date

*Bank Use Only*

Associate Name

BC #

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