



Helpful Answers to Your Questions ATM-Debit Card Overdraft Opt In Notice

Q: If I have OverDraft Privilege, do I still need this service?

A: Yes. If you do not opt in and do not have enough money in your checking account at the time of an everyday debit card purchase or ATM withdrawal, your transaction will be declined starting on August 15, 2010.

Q: What is an everyday debit card purchase?

A: An everyday debit card purchase occurs when you use your debit card at the grocery store checkout, restaurant, doctor's office, dry cleaners, pharmacy, gas station, or *any* other one-time transaction or ATM withdrawal conducted with your debit card.

Q: How do I Opt In?

A: You can notify us of your desire to opt in by calling our hotline at (913) 233-5308, contacting our customer service department at (913) 294-2321 or stopping by one of our Citizens State Bank branches. We also have a request form available on our website located at: <http://www.citizensstatebankpaola.com/pdf/OptInNoticeCSB.pdf>

Q: Are there fees?

A: Yes, you will pay a \$25 fee each time a debit card transaction or ATM withdrawal results in an overdraft – up to a limit of five overdraft fees per day. There is no fee if you have the service and don't use it. As a courtesy, we will waive our overdraft fees if the total overdraft balance in your account is less than \$10.

Q: If I Opt In, will the bank approve all my overdrafts?

A: The bank CANNOT guarantee that any overdraft will be paid. Our decision to pay an overdraft is *discretionary*.

Q: What about automatic, recurring debit card payments that I set up with a merchant?

A: Automatic or recurring charges that are set up to debit an account (such as a utility payment) may continue to be authorized by us in accordance with our standard overdraft practices -- even if you do not opt in.

Q: What does Opt In do for me?

A: When you use your debit card for an ATM withdrawal or everyday debit card purchase and you do not have enough funds in your checking account, we will consider (on a discretionary basis) approving a reasonable overdraft in your checking account. This may help eliminate the embarrassment or hassle of being declined at the time of purchase.

Q: If I choose to Opt In, can I change my selection later?

A: Yes, you may change your selection at any time after the rule takes effect on August 15, 2010. Contact our customer service department by phone at (913) 294-2321 or visit one of our branch locations if you should wish to change your preference. It takes two business days to opt in or opt out of the service.

Q: If I do not Opt In, when will you stop paying my everyday overdraft debit card items?

A: If you fail to respond, we will stop paying your everyday overdraft debit card items beginning on August 15, 2010. If you want us to continue considering overdrafts (on a discretionary basis) for one-time debit card or ATM transactions, you should take prompt action to notify us by calling our hotline at (913) 233-5308.

Q: What if I can't decide or don't want to Opt In?

A: We would love to share options for managing your account. Call us at (913) 294-2321 or visit one of our Citizens State Bank branch locations to discuss your options. If you are certain that you do not want your everyday debit card transactions authorized when you do not have sufficient funds, you do not need to do anything – we will automatically opt out your account from overdrafts for one-time debit card transactions and ATM withdrawals on August 15, 2010.