



## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when we pay a transaction on your account even though you do not have enough money to cover the transaction.

This notice explains our standard overdraft practices.

➤ **What are the standard overdraft practices**

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

After August 15, 2010, we will 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 transaction.

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

➤ **What fees will I be charged if we pay your overdrafts?**

Under our standard overdraft practices:

- We will charge you a fee of \$25 each time we pay an overdraft.
- We have a maximum fee limit of \$125 per day.

➤ **What if I want to authorize you to pay my overdrafts on ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call our 24-hour hotline at 913-233-5308 or complete this form and present it at any of our branch locations.

*Please retain this portion for future reference.*

**\_\_\_\_\_ I authorize you to pay overdrafts on my ATM and everyday debit card transactions. This consent will apply to all current and future accounts linked to my debit card. I understand this authorization will also apply to all debit cardholders on my account(s).**

*(No action is needed if you do not wish to authorize us to pay overdrafts on a discretionary basis for ATM withdrawals and everyday debit card transactions. If funds are not available at the time of the purchase or ATM withdrawal, your transaction will be declined.)*

Customer's Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Customer's Signature: \_\_\_\_\_ Phone: \_\_\_\_\_

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

*Please allow up to two business days for us to process your Opt-In request.*