

## 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 your savings account, or an Overdraft Opt-In Limit, 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 (such as ACH) 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 transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees are you charged if Bank 21 pays an overdraft?

Under our standard overdraft practices:

- Your account will be charged **\$25** in the case of an overdraft.

### What if I want Bank 21 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, call (816) 220-0400, or complete the form below and present it at a branch, or mail it to:

BANK 21, BLUE SPRINGS BANKING CENTER, 3301 SW HWY SEVEN, BLUE SPRINGS, MO 64014.

#### OPT OUT

I do not want Bank 21 to authorize and pay overdrafts on my ATM and everyday debit card transactions.

#### OPT IN

I want Bank 21 to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_

#### Right to Revoke Consent

If you have given your consent to have BANK 21 authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying BANK 21 as follows:

By phone or in person.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)