



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

Q: What is The Mission Bank policy regarding ATM-Debit Card Overdrafts?

A: The Mission Bank provides a discretionary service that reviews and can automatically approve your one-time Debit Card purchases or ATM withdrawal. However, this discretionary service is only available if you approve this service (Opt-In).

Q: What is a one-time debit card purchase?

A: A one-time Debit Card purchase occurs when you use your Debit Card at the grocery store, restaurant, doctor's office, dry cleaners, pharmacy, gas station, or any other one-time point of sale transaction.

Q: How do I Opt-In?

A: There are several convenient ways you can Opt-In. You may call our hotline at (913) 233-5308, contact our customer service department at (913) 831-2400 or stop by one of The Mission Bank locations. We also have a request form available on our website located at: <http://www.themissionbank.com/pdf/OptInNoticeTMB.pdf>

Q: What are the fees?

A: There is no fee to Opt-In and there is no fee if you have the service and you do not use it. 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. The Bank will waive any 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 DOES NOT guarantee that any overdraft will be paid. The 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 ATM/Debit Card for an ATM withdrawal or one-time Debit Card purchase and you do not have enough funds in your checking account. The Bank may (on a discretionary basis) approve 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 mind later?

A: Yes, you may change your mind at any time. Contact our customer service department by phone at (913) 831-2400 or visit one of our branch locations if you should wish to change your preference. Please allow two business days to process your request.