



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. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan such as a credit line (credit approval required) or a link to another account that you own, 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

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
- One-time 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 The Mission Bank pays my overdraft?

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.
- No overdraft fees will be charged if the total overdraft balance in your account is less than \$10.00.

➤ What if I want The Mission Bank to authorize and pay overdrafts on ATM and one-time debit card transactions?

If you want us to authorize and pay overdrafts on ATM and one-time debit card transactions, you may call us at 913-831-2400, call our 24-hour hotline at 913-233-5308, come into any branch, visit themissionbank.com or complete this form and present it at any of our branch locations.

Please retain this portion for future reference.

_____ I want The Mission Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.

(No action is needed if you do not wish to authorize us to pay overdrafts ATM withdrawals and one-time debit card transactions.)

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.