



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

Q: If I have OverDraft Privilege (ODP), do I still need to Opt-In?

A: Yes. Effective August 15, 2010, if you do not have enough money in your checking account at the time you make an ATM withdrawal or an everyday debit card purchase your transaction will be declined, unless you provide us with your consent (opt-in).

Q: What is the benefit of Opting-In?

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, this service may help you avoid the embarrassment and inconvenience of being declined at the time of making a purchase or at an ATM.

Q: What is an everyday debit card transaction?

A: An everyday (one-time) debit card transaction occurs when you use your debit card to purchase goods or services at a grocery store, restaurant, doctor's office, dry cleaners, pharmacy, gas station, or any other retail establishment.

Q: Will this change affect recurring payments that I have set up using my debit card?

A: No. Recurring debit card payments (such as a utility payment) will continue to be authorized by us in accordance with our standard overdraft practices -- even if you do not opt-in.

Q: If I Opt-In will the Bank always authorize and pay my overdrafts?

A: The Bank does not guarantee the authorization and payment of overdrafts. The decision to pay an overdraft is at our discretion.

Q: If I have joint checking account and Opt-In, will this apply to other cardholders on my account?

A: Yes. Any joint account owner may authorize us to pay overdrafts on ATM and everyday debit card transactions. This consent will apply to all cardholders on your account.

Q: Is there a cost or fee to Opt-In?

A: You will pay a \$25.00 fee each time a debit card transaction or ATM withdrawal results in an overdraft – up to a maximum limit of \$125.00 per day. There is no cost to be setup for this service, which can be used as a safety net if an inadvertent overdraft occurs on your checking account.

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

A: Yes. You may change your selection at any time after the new rule takes effect on August 15, 2010. You may contact Customer Service by phone at (913) 281-3165 or visit one of our branches to change your preference. Please allow two business days for an opt-in or opt-out request to be processed.

Q: How do I Opt-In?

A: You can authorize us to pay overdrafts on ATM and everyday debit card transactions by calling our Opt-In Hotline at (913) 233-5308, contacting Customer Service at (913) 281-3165, visit our web site at www.securitybankkc.com, or stopping by one of our Security Bank of Kansas City branches. A confirmation letter will be mailed to you.

Q: What if I decide not to Opt-In?

A: No action is necessary, if you do not want ATM withdrawals or everyday debit card transactions authorized that may result in an overdraft of your account – we will automatically opt-out your account(s) from this service effective August 15, 2010.