



## 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 that links to another checking or savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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

Beginning August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- 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 \$25.00 each time we pay an overdraft.
- We have a maximum fee limit of \$125.00 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 Opt-In Hotline at (913)233-5308, contacting Customer Service at (913) 281-3165, visit our web site at [www.securitybankkc.com](http://www.securitybankkc.com) complete the form below and deliver to any of our branches or mail to: Security Bank of Kansas City, Attention: Operations Department, P. O. Box 171297, Kansas City, KS 66117.

Please retain this portion for future reference.

\_\_\_\_\_ I want Security Bank of Kansas City to authorize and pay overdrafts on my ATM and everyday debit card transactions. This consent will apply to all owners and 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: \_\_\_\_\_

Allow up to two business days for us to process your Opt-In request.