

**IMPORTANT INFORMATION about your
Country Club Bank Checking Account**

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 the bank, at its discretion, pays it as an accommodation. We can cover your overdrafts in two ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or line of credit, 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 may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Recurring 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.

Under our standard overdraft practices:

- We will charge you a Non-Sufficient Fund fee of \$30 each time we pay an item that overdraws your account.
- Also, if you do not bring your account to a positive balance by the third business day of the overdraft, you will be assessed a daily sustained overdraft fee of \$5 if your balance is overdrawn \$10 or more.

Currently we do not authorize or pay overdrafts for the following types of transactions:

- ATM transactions
- Every day debit card transactions

If you want us to authorize these transactions you must opt-in by completing the authorization below.

What fees will I be charged if Country Club Bank pays my overdraft that is a result of an ATM/Debit card transaction?

- We will charge you a Non-Sufficient Fund fee of \$30 each time we pay an item that overdraws your account.
- Also, if you do not bring your account to a positive balance by the third business day of the overdraft, you will be assessed a daily sustained overdraft fee of \$5 if your balance is overdrawn \$10 or more.

What steps should I take if I want Country Club Bank to authorize and pay overdrafts on my ATM and every day debit card transactions?

If you want us to authorize and pay overdrafts on ATM withdrawals and every day debit card transactions, complete the form below and **present it to one of our financial centers or mail it to: Country Club Bank, P.O. Box 410889, Kansas City, MO, 64141.**

If you do not opt-in and authorize Country Club Bank to pay overdrafts on ATM withdrawals and every day debit card purchases, the transaction will be declined.

Questions? Call 816-931-4060 and ask to speak to a customer service representative or your relationship banker.

Opt-In Authorization for ATM/Debit Card Overdraft Services

Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out	Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out
Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out	Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out
Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out	Account # _____	<input type="checkbox"/> Opt-in <input type="checkbox"/> Opt-out

- If you have checked the Opt-in box(s) above, sign below indicating that you are allowing Country Club Bank to authorize and pay overdrafts on ATM withdrawals and everyday debit card transactions for the accounts listed above.
- If you have checked the Opt-out box(s) above, sign below indicating that Country Club Bank will not authorize and pay overdrafts on ATM withdrawals and everyday debit card transactions for the accounts listed above.

I certify that I am an authorized signer on the above account(s).

Signature: _____ Printed Name: _____

Date: _____

Please provide your email address if you will accept electronic confirmation of this agreement.

Email address: _____