

Stop in...to Opt-in.

Avoid the inconvenience due to declined ATM and Debit Card transactions when you opt-in.

Debit and ATM cards are a convenience it's hard to imagine living without. Using debit and ATM cards makes it easier than ever to make purchases and payments, but it also makes it easier to overdraw a checking account and incur fees associated with overdraft protection services. As a result, federal lawmakers have created new rules governing overdraft protection programs that go into effect on July 1, 2010.

New Overdraft Rules for ATM withdrawals and every day debit card transactions

What is an Overdraft?

An overdraft occurs when you do not have enough money in your account to cover a payment you have authorized, but the bank pays it as an accommodation, trusting that you will repay the amount of the overdraft.

Why do banks pay overdrafts?

Banks pay overdrafts because customers are willing to pay a fee to have important payments made and to avoid embarrassment and additional fees. For example, you may want the bank to pay a check or electronic payment made to a store, mortgage company, or landlord because if it is returned, you might have to pay a fee to the payment recipient and because in the future, your checks or electronic and automatic payments may no longer be accepted.

What are the standard overdraft practices that come with my account?

For Kansas City metro and former Allen Bank customers –

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.

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

- ATM transactions
- Every day debit card transactions

For former MidAmerican Bank customers –

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
- ATM withdrawals
- Every day 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.

How will the new overdraft rules affect me and the use of my debit card?

Under the new rules, if you opt-in you will authorize the bank to include your ATM and every day debit card transactions in our standard overdraft services. Without your opt-in, ATM withdrawals and every day debit card transactions drawn against insufficient funds will be declined.

What is an every day debit card transaction?

Every day debit card transactions are purchases made with your debit card on a day-to-day basis; for example, when you use your debit card to pay for your groceries at the check out counter or to pay for gas at the gas station.

The new rules do not include recurring debit card transactions. Recurring debit card transactions are transactions that are specifically coded by the merchant to identify payments that are set up to bill automatically, usually on a predetermined cycle; for example, monthly gym membership dues. Recurring debit card transactions will continue to be authorized at the bank's discretion under the rules of our standard overdraft service.

How do I Opt-In?

Complete the enclosed *What you need to know about overdrafts and overdraft fees* disclosure (by August 15, 2010 for former MidAmerican Bank customers) and bring it to any of our 20 financial centers or mail it to Country Club Bank, P.O. Box 410889, Kansas City, MO, 64141.

Is there a cost for the Opt-In service?

Should you overdraw your account with an ATM or debit card transaction, our normal Non-sufficient Funds (NSF) paid item fee of \$30 will be assessed for each item. If you do not bring your account to a positive balance by the third day of the overdraft, you will be assessed a daily sustained overdraft fee of \$5 if your balance is overdrawn \$10 or more.

When do the new rules go into effect?

The rules go into effect on July 1, 2010.

For former MidAmerican Bank customers– Accounts opened prior to July 1, 2010 must opt-in prior to August 15, 2010 or ATM withdrawals and every day debit card transactions drawn against insufficient funds will be declined.

What will happen if I don't opt-in?

For Kansas City metro and former Allen Bank customers– nothing will change; ATM withdrawals and every day debit card transactions will be declined if they are drawn against insufficient funds

For former MidAmerican Bank customers– If we do not receive your opt-in prior to August 15, 2010, your ATM withdrawals and every day debit card transactions will be declined if they are drawn against insufficient funds.

If I do NOT opt-in, does it mean that I will never overdraw my account using my debit card for ATM and every day debit transactions?

No. There are limited circumstances when it will not be possible for the bank to avoid paying an ATM or other debit card transaction you made, even if there is not enough money in your account. You should not assume that because the ATM or every day debit card transaction goes through that there is enough money in your account to cover it. In these cases, a fee will not be assessed, but you still must pay the overdrawn balance.

If I opt-in now, what if I realize later that I would prefer to opt-out?

You can opt-out of coverage at any time. Upon written notification to Country Club Bank of your request to opt-out, your ATM withdrawals and every day debit card transactions drawn against insufficient funds will be declined.

Will the new rules affect me if I currently have my savings account or a line of credit set up to cover inadvertent overdrafts?

As long as you have sufficient funds in your savings account or available credit, your ATM withdrawals and every day debit card transactions will continue to be approved as they are currently. However, if you don't have the funds available in your other accounts, your transactions will be declined unless we have received your opt-in.

What other account services do you offer to help me avoid the expense of an overdraft?

We offer account management tools to assist you with managing your account balances:

- You can have funds from a savings account set up to automatically sweep funds as needed to cover accidental overdrafts;
- You can link a line of credit to your transaction account (subject to credit approval);
- You can use Online Banking or telephone banking to check balances and transfer funds – anytime and anywhere;
- Sign-up for eStatements and have access to your statements sooner.



Where roots run deep, relationships grow strong.

Opt-In Authorization for ATM/Debit Card Overdraft ServicesAccount # _____ Opt-in Opt-outAccount # _____ Opt-in Opt-outAccount # _____ Opt-in Opt-out

By signing below you are allowing Country Club Bank to authorize and pay overdrafts on ATM withdrawals and every day 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: _____

If you want us to authorize and pay overdrafts on ATM withdrawals and every day debit card transactions, b^W^W^agfZleXd, fZWbd`fS`VeY`fTWidW dMgd`Y[f fa one of our finS`US^centers or mail it to:
Country Club Bank, P.O. Box 410889, Kansas City, MO, 64141.

