RCB BANK

Enhanced Bounce Protection Plan

What You Need to Know about Overdrafts and Overdraft Fees

An <u>overdraft</u> occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

    1. We have <u>standard overdraft practices</u> that come with your account.

    2. We also offer <u>Alternatives to Bounce Protection</u>, such as a sweep transfer, 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 <u>standard overdraft practices</u> that come with my account?**

We <u>do</u> authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- Anytime Banker or NetTeller transfers

We <u>do not</u> authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we <u>do not guarantee</u> that we will always authorize and pay any type of transaction.

If we do <u>not</u> authorize and pay an overdraft, your transaction will be declined.

➢ **What fees will I be charged if RCB Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to <u>$32.00</u> each time we pay an overdraft.
- There is a limit of $160.00 on the total fees we can charge you for overdrawing your account per day.
- The standard fee will not be imposed if the overdraft balance of your account at the end of the business day is $5.00 or less.

➢ **What if I want RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions (Enhanced Bounce Protection)?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-(855)-226-5722, or complete the form below and present it at any of our locations or mail it to:

RCB Bank, Attention: Exception Item Processing, PO Box 189, Claremore, Oklahoma 74018-0189.

PLEASE MAKE A SELECTION AND ONLY SELECT ONE OPTION.

_____ I <u>do not</u> want RCB Bank to authorize and pay overdrafts on my ATM or everyday debit card transactions.

_____ I want RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature:_____

Printed Name: _____

Account Number(s):_____   Date:_____

FOR BANK USE:
Received:
Email   Mail
Branch Phone
Other:_____
Date/Time:
_____
Employee:
_____

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