



Overdraft Services Consent Form

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 we pay it anyway. We can cover your overdrafts in different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer Alternatives to Bounce Protection, 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 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
- Anytime Banker or Online Banking transfers

We do not 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 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 RCB BANK PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$20.00** each time we pay an overdraft.
- There is a limit of \$160.00 on the total overdraft fees we can charge you for overdrawing your account perday.*
- 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?**

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-(855)-226-5722, visit www.RCBbank.bank 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, OK 74018-0189

PLEASE MAKE A SELECTION AND ONLY SELECT ONE OPTION:

<input type="checkbox"/> I <u>do not</u> want RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.	FOR BANK USE: Received: Email Mail Branch Phone Other: _____ Date/Time: _____ Employee: _____
<input type="checkbox"/> I want RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.	
Printed Name: _____	
Title: _____	
Date: _____	
Account Number: _____	

*Each day, the combined amount of overdraft fees plus return item fees will be limited to a maximum of up to \$160. Due to the Bounce Paid Item fee and Overdraft Paid Item fee being less than the NSF Return Item fee, a partial fee amount may be assessed to reach the maximum daily total of \$160 per day.