

**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:

- We have standard overdraft practices that come with your account.
- 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 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:

- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per day.
- \*We will charge you a fee of up to \$20.00 each time we pay an overdraft on a myValue Checking or myAdvantage Checking account.  
\*We will charge you a fee of up to \$32.00 each time we pay an overdraft on any other account type.  
\*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.  
\*The \$160 daily fee limit means the combined overdraft and return item fees cannot exceed \$160 per day.  
\* The combined daily overdraft fees and return item fees will be limited to \$160 per day. If you have a myValue or myAdvantage account, a partial fee may be assessed to reach this daily limit since the Bounce Paid Item fee and the Overdraft paid item fee are less than the NSF Return item fee.

**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, 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:**

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I **do not** want RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_  
Account Number: \_\_\_\_\_

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**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH RCB BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

**To revoke your authorization at RCB BANK to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below.** Please bring this completed form to any one of our RCB Bank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have RCB Bank pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_  
Printed Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
Date: \_\_\_\_\_  
Account Number(s): \_\_\_\_\_