

Overdraft Privilege Service - "OPT-IN" CONSENT FORM
Old Missouri Bank
Current Customer

After August 15, 2010, we will not authorize and pay overdrafts for the following types of transactions unless you authorize us to. (See below)

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 overdraft in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a Line of Credit Overdraft Protection (subject to credit approval) or Transfer Overdraft Protection. These may be less expensive than our standard overdraft practices. To learn more about overdraft protection plans, call us at 417-869-9000 or visit us online at www.bankwiseonline.com/OverdraftServices.asp.

This notice explains our standard overdraft practices effective August 15, 2010.

➤ **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 by using your checking account number
- Automatic bill payments

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 (Point of sale transactions – POS)

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 be charged if Old Missouri Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Old Missouri Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

- If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at either of our branches or mail it to us at P O. Box 14050, Springfield, MO 65814-0050, or call us at 417-869-9000.

No action is needed if you do not want this service.

____ I want Old Missouri Bank to continue to authorize and pay overdrafts on my ATM and everyday debit card transactions for the following account. (A confirmation of this action will be sent to you.)

Printed Name: _____ Signature: _____

Date: _____ Account Number: _____

(A separate authorization is required for each account.)