



# REGULATION E: CONSENT FORM FOR OVERDRAFT SERVICES

## 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 two different ways:

1. We have standard overdrafts practices that come with your account.
2. We also offer overdraft protection plans, such as a link to another account, which may be less expensive than our standard practices. To learn more about overdraft protection plans, call us at 417-869-9000.

This notice explains our standard overdraft practices.

➤ **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 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 (POS) 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 Old Missouri Bank pays my overdraft?**

- Under our standard overdraft practices, we will charge you a fee of \$31.50 each time we pay an overdraft up to a maximum of \$220.50 per day, seven (7) items per day.
- In addition, we will charge the account a \$10.00 "Continuous Overdraft Fee" every five (5) consecutive business days the account is overdrawn.

➤ **What if I want Old Missouri 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 Old Missouri Bank location, mail it to us at: P.O. Box 14050, Springfield, MO 65814, or call us at 417-869-9000.

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\_\_\_ I authorize Old Missouri Bank to pay overdrafts on my ATM and debit card (POS) transactions.

\_\_\_ I **DO NOT** authorize Old Missouri Bank to pay overdrafts on my ATM and debit card (POS) transactions.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number: \_\_\_\_\_