

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial Institution: CITIZENS BANK OF ADA
123 West 12th Street P.O. Box 1468
Ada, OK 74820

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 overdraft practices that come with your account.
2. We also offer overdraft protection plans. We offer the following Overdraft (ODP) Alternative Products and Services: 1) Automatic Transfer from another account with our bank with sufficient funds, for a \$5.00 daily transfer fee. 2) Sign up for Text/E-Mail Alerts for Low Balance Warnings. 3) ODP Loan Program-for more information contact one of our Loan Officers. 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 the checking account number; and 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

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 CITIZENS BANK OF ADA pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$29.95 each time we pay an overdraft. If your account is overdrawn for more than 5 consecutive business days, we will charge an additional \$3 per day.
- In regards to the ATM and One-Time debit card transactions there is a limit of \$179.70 on the total fees we can charge you per day for overdrawing your account.

► What if I want CITIZENS BANK OF ADA 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 (580) 332-6100, visit citizensada.com, or complete the form below and present it at a branch, or mail it to: CITIZENS BANK OF ADA, Main, 123 W. 12th St, Ada, OK, 74820

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____ I do not want CITIZENS BANK OF ADA to authorize and pay overdrafts on my ATM and everyday debit card transactions.

____ I want CITIZENS BANK OF ADA to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: _____
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Right to Revoke Consent

If you have given your consent to have CITIZENS BANK OF ADA authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying CITIZENS BANK OF ADA as follows:

You have the right to decline any and all Overdraft Protection Plan(s) at any time by notifying us in writing of your "opt-out option". This includes your right to revoke Overdraft Services for ATM and One-Time debit card transactions.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)