



## WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when we pay a transaction on your account even though you do not have enough money to cover the transaction. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer an overdraft protection plan that sweeps funds from another account that you own, which may be less expensive than our standard overdraft practices. To learn more, ask us about this plan.

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

After August 15, 2010, unless you affirmatively consent, we will no longer authorize and pay overdrafts for the following types of transactions:

- ATM transactions
- Everyday debit card transactions (Point of Sale transactions)

Without your permission, we will not authorize and pay overdrafts for these types of transactions. Permission must be given to us in advance, with reasonable time to act on your request. If you do not give us permission to pay an overdraft for such transactions, your ATM withdrawal or debit card purchases will be declined.

Authorizing and paying overdrafts of any origin is a discretionary service; as such, we cannot guarantee the consideration of authorizing and paying items presented.

### What fees will I be charged if Bank of Lee's Summit pays my overdraft?

Under our standard overdraft practices, we will charge you a fee of \$25.00 each time we pay an overdraft, with a maximum fee of \$125.00 per day.

### What if I want Bank of Lee's Summit to authorize and pay overdrafts on my ATM and everyday debit card transactions after August 15, 2010?

If you want us to consider authorizing and paying overdrafts on ATM and everyday debit card transactions after August 15, 2010, call us at (816) 524-8282, visit [www.bankofleessummit.com](http://www.bankofleessummit.com), or complete this form and drop it off at any branch location, or mail to: Bank of Lee's Summit, ATTN: Customer Service, 210 SW Main St., Lee's Summit, MO 64063.

EFFECTIVE AUGUST 15, 2010

       I want Bank of Lee's Summit to authorize and pay overdrafts on my ATM and everyday debit card transactions for any Bank of Lee's Summit account that is listed below.

(No action is needed if you do not wish to authorize us to pay overdrafts on a discretionary basis for ATM withdrawals and everyday debit card transactions. If funds are not available at the time of the purchase or ATM withdrawal, your transaction will be declined. We require two business days to process any opt-in or opt-out requests.)

Customer's Printed Name: \_\_\_\_\_ Date: \_\_\_\_\_

Customer's Signature: \_\_\_\_\_

Account Numbers: \_\_\_\_\_