

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 an overdraft protection plan, such as a link to another account, which may be less costly 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 transaction:

Checks and other transactions made using your checking account number

Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions without your consent.

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 Focus Bank pays my overdraft?

Under our standard overdraft practices:

We will charge you a NSF paid handling fee of \$32.00 each time we pay an overdraft

We will not charge you a fee if your account is overdrawn by \$10.00 or less on any given business day

If your account is overdrawn for 3 or more consecutive business days, we will charge an additional \$5.00 for every third consecutive business day the account remains overdrawn.

There is a limit of \$128.00 per day on the total fees we charge you for overdrawing your account

What if I want Focus Bank to authorize and pay overdrafts on my ATM and everyday debit card transaction?

If you want us to authorize and pay an ATM and everyday debit card transaction, call (800)464-3150, complete the form below and present it at a branch or mail it to: Focus Bank :Bookkeeping, PO Box 99, Charleston, MO 63834. You can revoke your authorization for Focus Bank to pay these overdrafts at any time of the above methods. Your revocation must include both your name and your account number so that we can properly identify your account.

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

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

Printed name: _____

Date: _____

Account number: _____