

What You Need to Know About Overdrafts and Overdraft Fees

Regulation E Opt-in / Opt-out Disclosure

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, such as a link to another account or a line of credit, which may be less costly 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 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 the Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft. We will not charge you a fee if your account is overdrawn less than \$10.00 on any given day.
- Spend & Sign & Save and Spend & Sign checking accounts will be charged a fee up to \$26.25 each time we pay an overdraft. We will not charge you a fee if your account is overdrawn less than \$40.00 on any given day.
- There is no limit per day on the total fees we can charge you for overdrawing your account.
- Accounts overdrawn more than 24 consecutive business days will be charged an Extended Overdrawn Balance Fee of \$20.00.

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

Please make your choice below. We offer you the chance to opt in or out of debit card coverage at any time, by calling us at 1-888-827-5564, going online at sunflowerbank.com/choose, or visiting a local branch.

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- Customer is not eligible for service at this time
 - I do not want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.
 - I want the Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Customer Name: _____

Account Number (s): _____

Address: _____ City: _____ State: _____ Zip Code: _____

Email: _____ By providing, you consent to receiving confirmation at this email address.

Customer Signature: _____ Date: _____

Sales #: _____