

Overdraft Services Disclosure And Consent Form

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 a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practice

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 **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.

Posting and Overdraft & NSF Balance Information

Item Presentment: When items are presented for payment, ATM, Debit Card, and other electronic items such as Transfers and ACH withdrawals will be processed by transaction type from smallest-to-largest dollar amount, followed by checks which will be processed numerically. When a transaction is presented to the bank for payment the bank does not control the dollar amount or when it will be received. Some transactions may be received for withdrawal several days after you have authorized the transaction. If funds are not sufficient at the time the transaction posts, overdraft fees may be incurred. If you have questions about how transactions clear your account, please call us at 800-280-0123.

Overdraft and NSF Balance Information: The balance used to determine whether an item may be charged an overdraft or NSF funds fee is the Current Balance at time of posting less any holds. Holds include deposit holds where funds availability may be delayed. For more detailed information on balance definition and posting order, please visit our website at CoreFirstBank.com.

What fees will I be charged if CoreFirst Bank & Trust pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$29 per item, per presentment.
- We will not charge you a fee if your account is overdrawn \$5.00 or less on any given day
- The maximum limit of total Overdraft or Returned Insufficient Item fees per business day is \$174.00

Right to Revoke

If you have given your consent to have CoreFirst Bank & Trust authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying CoreFirst Bank & Trust as follows:

- Call 785-267-8900, 1-800-280-0123
- Visit any branch location
- Visit our website, CoreFirstBank.com

Your revocation must include both your name and your account numbers so that we can properly identify your account. If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).