

The Callaway Bank

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, 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.

What are the standard overdraft practices that come with my account?

1. 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
2. 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
3. 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 Callaway Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$27** each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- We will charge you an Overdraft Charge of \$2.50 each day your account continues to be overdrawn beginning on the 3rd business day of the overdraft.

What if I want The Callaway Bank 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 select "Opt-In" on the accompanying web page.

Changes Effective August 15, 2013

- Overdraft Charge (NSF Fee Charge), Non-Sufficient Funds (NSF Fee Charge), or Courtesy Pay charge will be \$28 per item.
- Overdraft Charge, will be imposed each day an account continues to be overdrawn beginning on the 3rd business day of the overdraft and will be \$3.00.

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What If I Change My Mind? You have the right to change or revoke your opt-in consent at any time. Keep the form below should you want to, and choose one of the following options to notify us:

By calling us at 573-447-1771 or 573-642-3322, e-mailing us at opt-in@callawaybank.com, by presenting this form at any of our locations or mailing it to The Callaway Bank, P O Box 10, Fulton, MO 65251.

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

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

Name

Date

Address

City, State, Zip

Account Number(s)

Account Number(s)