

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PRIVILEGE AND OVERDRAFT PROTECTION

Dear Client:

Life happens! Community Bank of Raymore understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Overdraft Protection via auto transfer link to another deposit account you have at Community Bank of Raymore¹	\$10 Overdraft Auto Transfer fee (Per Transfer)
Overdraft Privilege	\$29 Overdraft Fee per item or \$12 Overdraft Fee per item for transactions of \$10 or less.

¹Call us at (816) 322-2100, email us at pbr@cbronline.net, or visit us in person to sign up or apply for these services.

Overdraft Protection applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, cash advance, or line of credit you may have with us for a fee or finance charge. Please note that cash advances and overdraft lines of credit are subject to credit approval.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee (as disclosed in our Schedule of Fees) to pay a transaction.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions:
Checks	X	X	<ul style="list-style-type: none"> • call us at (816) 322-2100, • complete the online consent form found at www.cbronline.net • visit us in person • complete a consent form and mail it to us at P.O. Box 200 Raymore, MO 64083, or • e-mail us at pbr@cbronline.net
ACH - Automatic Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Telephone Banking	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage on your consumer account, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (816) 322-2100 or sending us an e-mail at pbr@cbronline.net.

What Else You Should Know

- A link to another account or a line of credit may be a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts. Good account management is the best way to avoid overdrafts. Use our mobile banking, internet banking, and telephone banking services to keep track of your balance. For additional financial education resources, please visit www.mymoney.gov.
- The \$29 Overdraft Fee per item, or \$12 for transactions of \$10 or less, that is charged if you overdraw your account is the same amount that is charged if an item is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or Return Check Fee of \$29 per item, or \$12 per item for transactions of \$10 or less. All fees and charges will be as part of the Overdraft Privilege limit amount. Your account may become overdrawn more than the Overdraft Privilege limit amount because of a fee.

- If an item is returned because the available balance in your account is not sufficient to cover the item and the item is presented for payment again, Community Bank of Raymore will charge a Return Check Fee each time it returns the item because it exceeds the available balance in your account. If, on representation of the item, the available balance in your account is sufficient to cover the item Community Bank of Raymore may pay the item, and, if payment causes an overdraft, charge an Overdraft Fee.
- For consumer accounts, there is a limit of \$225 per day on the total fees that we can charge you for overdrawing your account. This exception does not apply to business accounts.
- Community Bank of Raymore currently posts in the following order: 1. Force-paid items from the prior day processing (low to high), 2. Outgoing wire transfers (low to high), 3. Cash withdrawals through a branch (low to high), 4. Over-the-counter items (low to high), 5. Debit card transactions, including cash withdrawals through an ATM, PIN point-of-sale transactions and non-PIN point-of-sale transactions (low to high), 6. Recurring debit card transactions (low to high), 7. ACH Debits (low to high), 8. In-clearing checks (low to high), 9. Automatic Debit Transactions, such as loan payments (low to high) and 10. Fees and other miscellaneous items (low to high). However, because of the many ways we allow you to access your account, the posting order of individual items may differ from these general policies. Holds on funds (described below) and the order of individual items may differ from these general policies. Holds on funds (described herein) and the order in which transactions are posted may impact the total amount of Overdraft Fees or Return Check Fees assessed.
- Although under payment system rules, Community Bank of Raymore may be obligated to pay some unauthorized debit card transactions, Community Bank of Raymore will not authorize debit card or ATM transactions unless your account's available balance (including Overdraft Coverage Options) is sufficient to cover the transactions and any fee(s).
- Giving us your consent to pay everyday debit card and ATM overdrafts on your consumer account (Extended Coverage) may result in you incurring Overdraft Fees for transactions that we would otherwise be required to pay without assessing an Overdraft Fee. However, this would allow us to authorize transactions up to the amount of your Overdraft Privilege limit and may also help you avoid overdrafts in excess of your available balance. If you consent to Extended Coverage on your consumer account, it will remain on your account until it is otherwise withdrawn.
- Community Bank of Raymore authorizes and pays transactions using the available balance in your account. Community Bank of Raymore may place a hold on deposited funds in accordance with our Deposit Account Agreement and Disclosure, which will reduce the amount in your available balance. The available balance for checks, ACH items, and recurring debit card transactions is comprised of the ledger balance, less any holds on deposited funds and any debit card holds, plus the amount of the Overdraft Privilege limit and any available Overdraft Protection. The available balance for ATM and everyday debit card transactions on accounts with Standard Coverage is the ledger balance, less any holds on deposited funds and any debit card holds, plus any available Overdraft Protection, but does NOT include the Overdraft Privilege limit. For accounts with Extended Coverage, the Overdraft Privilege limit is included in the available balance for authorizing ATM and everyday debit card transactions. If the funds in the available balance are not sufficient to cover a transaction, any available overdraft protections and/or the amount of the Overdraft Privilege limit may be used to authorize and pay a transaction.
- Please be aware that the Overdraft Privilege amount is not included in your available balance provided through online banking, mobile banking or Community Bank of Raymore's ATMs.
- Community Bank of Raymore will place a hold on your account for any authorized debit card transaction until the transaction settles (usually within two business days) or as permitted by payment system rules. In some cases, the hold may exceed the amount of the transaction. When the hold ends, the funds will be added to the available balance in your account. If your account is overdrawn after the held funds are added to the available balance and the transaction is posted to the available balance, an Overdraft Fee may be assessed.
- Except as described herein, Community Bank of Raymore will not pay items if the available balance in your account (including the Overdraft Privilege limit, if applicable) is not sufficient to cover the item(s) and the amount of any fee(s).
- Community Bank of Raymore may suspend your debit card if your account is overdrawn more than 35 consecutive calendar days. Debit cards on your account will remain suspended until you make sufficient deposits so that your account balance is positive.
- Community Bank of Raymore may also suspend your debit card if we are unable to contact you due to an incorrect mailing address or phone number(s). You must contact us with your correct mailing address and/or phone number(s) to have your debit card reinstated.
- If your debit card is suspended, you will be unable to use your debit card(s) for purchases or to access your account(s) associated with the debit card(s) at the ATM while your debit card is suspended. If you use your debit card for recurring payments, e.g., utilities, you are responsible to make other arrangements for your recurring debit payment(s).
- New consumer and business checking accounts will receive a \$100 Introductory Overdraft Privilege limit at account opening. That will be increased to \$1,000 after 60 days in good standing for consumer accounts or to \$1,500 after 60 days in good standing for business accounts.

- Overdraft Privilege is not a line of credit; it is a discretionary overdraft service that can be withdrawn at any time without prior notice.
- Overdraft Privilege may be reduced if you default on any loan or other obligation to us, your account becomes subject to any legal or administrative order or levy, or if you fail to maintain your account in good standing by not bringing your account to a positive balance within 35 days for a minimum of one business day. You must bring your account balance positive for at least one business day to have the full Overdraft Privilege limit reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Deposit Account Agreement and Disclosure. The total (negative) balance, including all fees and charges, is due and payable upon demand.

If you have any questions about Overdraft Protection or Overdraft Privilege, please call us at (816) 322-2100 or visit us at any branch.