

Community Bank

RAYMORE • PECULIAR • HARRISONVILLE

Options for Covering Unexpected Overdrafts

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 Raymore ¹	\$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 via auto transfer service apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another deposit account you may have at Community Bank of Raymore.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction. Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required) *	If you would like to select Extended Coverage for future transactions: <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 the enclosed consent form and mail it to us at P.O. Box 200 Raymore, MO 64083 e-mail us at pbr@cbronline.net
Checks	X	X	
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 Transactions		X*	
Everyday Debit Card Transactions		X*	

*If you choose Extended Coverage, **ATM withdrawals and everyday debit card transactions** will be included with the transactions listed under Standard 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

- Overdraft Protection via auto transfer link to another deposit account 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 Overdraft Fee per item for transactions of \$10 or less is the same fee amount that is charged if a check is returned as unpaid. If multiple items overdraw your account on the same day, each item will be assessed an appropriate Overdraft Fee or a Return NSF Fee of \$29 or \$12 per item. All fees and charges will be included as part of the Overdraft Privilege limit amount. Your account may become overdrawn in excess of the Overdraft Privilege limit amount as a result of a fee.
- For consumer accounts, there is a limit of \$225 per day on the total fees we can charge you for overdrawing your account. These exceptions do not apply to business accounts.
- Community Bank of Raymore currently posts in the following order: 1. Force-paid items from 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 in which transactions are posted may impact the total amount of Overdraft Fees or Return NSF 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 there are available funds (including Overdraft Coverage Options) to cover the transactions and any fee(s).
- Giving us your consent to pay every day debit card and ATM overdrafts on your consumer account 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 that could result in suspension of your debit card.
- 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 Account Terms and Conditions 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 protection 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 in this letter, Community Bank of Raymore will not pay items if your account does not contain available funds (including the Overdraft Privilege limit) to cover the item(s) and the amount of any fee(s).
- We may suspend your debit card if you incur overdrafts in excess of the available balance in your account, including any Overdraft Privilege limit (as described in this letter). Debit cards on your account will remain suspended until you make sufficient deposits so that your available balance, taking into account any Overdraft Privilege limit, is positive and then you contact us.
- We may also 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 contact us and you make sufficient deposits so that your account balance is positive.
- We 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 for purchases or to access your account at the ATM, and 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).
- 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 discontinued 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 Overdraft Privilege reinstated.
- Depositor and each Authorized Signatory will continue to be liable, jointly and severally, for all overdraft and fee amounts, as described in the Account Terms and Conditions 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 in person.

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 Auto Transfer link to another deposit account, 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 Community Bank of Raymore pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$29 Overdraft Fee per item or \$12 Overdraft Fee per item for transactions of \$10 or less** each time we pay an overdraft
- There is a limit of \$225 per day on the total fees we can charge you for overdrawing your account

➤ **What if I want Community Bank of Raymore to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (816) 322-2100, visit our website at www.cbronline.net, email us at pbr@cbronline.net, complete the form below and present it to us in person or mail it to: P.O. Box 200 Raymore, MO 64083. You can revoke your authorization for Community Bank of Raymore to pay these overdrafts at any time by any 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 Community Bank of Raymore to authorize and pay overdrafts on my ATM and everyday debit card transactions.

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

Printed Name: _____

Date: _____

Account Number: _____