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OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial
Institution: Exchange Bank
Kearney Branch
3110 2nd Avenue
PO Box 397
Kearney, NE 68848

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 (Overdraft Sweep) or to a Consumer line of credit (subject to credit underwriting guidelines) which may be less expensive 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 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.

► What fees will I be charged if Exchange Bank pays my overdraft?

Under our standard overdraft practices:

We will charge you a fee of \$35 each time we return an item that overdraws your account. We will charge you a fee of **\$35** each time we pay an item when your account is more than **\$20** overdrawn that business day. In addition, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional **\$25** every 5th business day as a Continuous Overdraft Charge. The daily limit your account can be charged for overdraft fees (excluding Continuous Overdraft Charge) is \$140 per business day.

There is no limit on the total fees we can charge you for overdrawing your account.

► What if I want Exchange 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, call (308) 468-5741, or complete the form below and present it at a branch, or mail it to: Exchange Bank, Gibbon Branch, 14 LaBarre Street, Gibbon, NE, 68840

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

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

Authorized Signer: _____

Date: _____

Account Number: _____

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Right to Revoke Consent

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

call (866) 352-1750 or stop by your local branch

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)
