

OVERDRAFT COVERAGE OPTIONS: OVERDRAFT PRIVILEGE AND OVERDRAFT PROTECTION

Life happens! Regional Missouri Bank 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 Link to Another Deposit Account you have at Regional Missouri Bank ¹	\$2.00 fee per transfer
Overdraft Privilege	\$25.00 Overdraft Fee per item. Daily fees may apply.

¹Call us at (660) 376-2077, email us at support@regionalmo.bank, or come by a branch to sign up for these services;

Overdraft Protection services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account you may have at Regional Missouri Bank for a fee.

Overdraft Privilege allows you to overdraw your account up to the disclosed limit for a fee in order to pay a transaction.

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 (660) 376-2077, • visit any branch, • visit our website at www.regionalmo.bank, • complete a consent form and mail it to us at PO Box 458, Marceline, MO 64658, or • e-mail us at support@regionalmo.bank
Checks	X	X	
ACH - Auto Debits	X	X	
Recurring Debit Card Payments	X	X	
Online Bill Pay Items	X	X	
Internet Banking Transfers	X	X	
Teller Window Transactions	X	X	
ATM Withdrawals		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. If you already have Extended Overdraft Privilege coverage, it is not necessary to request it again. *If you have a consumer account, you have the option to request "Standard Coverage", which includes all of the transactions listed above, except ATM and everyday debit card transactions. Business accounts automatically have Extended Coverage.

You can discontinue the Overdraft Privilege in its entirety by contacting us at (660) 376-2077 or sending us an e-mail at support@regionalmo.bank.

What Else You Should Know

- A link to another account is a less expensive option than an overdraft. A single larger overdraft will result in just one fee, as opposed to multiple smaller overdrafts.
- Even if you have overdraft protection, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted.
- Good account management is the best way to avoid overdrafts. Use our mobile banking and Internet banking services or call Regional Missouri Bank to keep track of your balance.
- The \$25.00 Overdraft Fee is the same fee amount that would be charged if a check was returned as unpaid. If multiple items would overdraw your account on the same day, each item would be assessed an appropriate Overdraft Fee or a Return Fee of \$25.00. 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.
- If your account balance remains overdrawn for longer than 7 business days, we will charge your account a daily overdraft fee of \$5.00 for each of the consecutive business days the account remains overdrawn, beginning with day 8.
- There is a limit of 4 Overdraft Fees (\$100.00) per day we will charge. We will not charge an Overdraft Fee if an account is overdrawn by \$10.00 or less.
- We post items in the following order: 1) credits, 2) ATM and debit card transactions (in descending order), 3) checks (check number order and if no check number descending order), 4) ACH (in descending order). The order in which transactions are posted may impact the total amount of Overdraft Fees or Return Fees assessed.
- Although under payment system rules, Regional Missouri Bank may be obligated to pay some unauthorized debit card transactions, Regional Missouri Bank 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 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 funds that could result in restriction of your debit card.
- Except as described in this letter, Regional Missouri Bank 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 restrict your debit card use if you incur overdrafts in excess of the available funds in your account, including any Overdraft Privilege limit.
- Regional Missouri Bank 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.
- Overdraft Privilege limits of up to \$500.00 are available for eligible Personal Checking and for eligible Business Checking 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 discontinued if 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 thirty-two (32) days for a minimum of one business day.
- 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 and Disclosure Agreement. 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 (660) 376-2077 or visit a branch.