

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. Our standard overdraft practice, known as Courtesy Coverage, comes with your account.
2. We also offer overdraft protection plans, such as our Checkmate loan product or the ability to link to a savings account, which may be less expensive than Courtesy Coverage.

To learn more, visit with a Customer Service Representative at one of our three walk-in facilities about these plans.

This notice explains our Courtesy Coverage practices.

What does Courtesy Coverage, included with my account, involve?

We **do** authorize and pay overdrafts for the following types of transactions:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We **do not** authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

1. ATM transactions
2. 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 West Plains Bank and Trust Company pays my overdraft?

Under our standard overdraft practices: We will charge you a fee of up to **\$25** each time we pay an overdraft. There is no limit on the total fees we can charge you for overdrawing your account.

What if I want West Plains Bank and Trust Company 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:

- complete the form below, then return to any branch or mail in the enclosed postage paid reply envelope
- call 417-256-9141, extension 295
- visit a customer service representative in person at one of our full-service branches

Courtesy Coverage

Yes! I request West Plains Bank and Trust Company to authorize and pay overdrafts on my ATM and everyday Debit Card transactions.

Please Print

Name: _____
(print as shown on account)

Signature _____ Date _____

Account Number _____