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Member FDIC

As an owner of a Bank of Kansas (BoKS) Visa CheckCard, you are being informed that in 2010, Federal lawmakers implemented new rules for debit and ATM card users. The rules allow the consumer to choose whether you wish to give BoKS consent to use our Overdraft Allowance service on your ATM Card and everyday CheckCard transactions. The reverse side (or 2nd page) of this disclosure gives you information to assist you in making the best decision for you when it comes to your CheckCard transactions.

Opting-In for Overdraft Allowance on CheckCards

Opt-In: Check the Yes box, then complete and return this disclosure / form to ensure your ATM Card and everyday CheckCard transactions may be covered in case of an overdraft. *By submitting this signed disclosure you are agreeing to participate in the Overdraft Allowance coverage for your everyday CheckCard purchases and ATM transactions.* If you do not contact us or return this letter/disclosure to Opt-In, your ATM and everyday CheckCard transactions will be declined at the merchant if there are not sufficient funds to cover your withdrawal or purchases.

Methods available to authorize BoKS to pay overdrafts on ATM and everyday CheckCard transactions:

- Complete this letter / disclosure and return it to us at the new accounts desk or teller line
- Call 1.866.222.4762
- Print this letter from www.bankofkansas.com/overdraft and mail it to us at:
BoKS Customer Service, Attn: Reg E, PO Box 1988, Stillwater OK 74076
- Login to *DirectBanker* to send us a secure email with your request to Opt-In

Do not send confidential information such as your account number in an unsecured email message

Yes, I want BoKS to authorize and pay overdrafts on my ATM card transactions and everyday CheckCard purchases.

Required Signature: _____ Date: _____

Please Print Name: _____

Account Number(s): _____

CONFIRMATION: Once the bank has processed your request to Opt-In, you will be mailed a copy of this form as confirmation into the Overdraft Allowance program for ATM and everyday CheckCard purchases.

REVOKE DISCLOSURE: You may REVOKE this agreement at any time, by any of the methods in which you Opted-In to the CheckCard Overdraft Allowance program. (See bulleted methods above.) If you ever wish to revoke the earlier consent for the payment of overdrafts on ATM card and everyday CheckCard transactions, complete your account number _____ here and return this form to the bank for processing. The bank will discontinue its payment of such overdrafts as soon as practicable (within 30 days of receipt) after receiving notice of your revocation. Any joint owner of the account may revoke the agreement and will revoke it for all parties on the account.

What You Need to Know About Reg E and Opt-In:

Overdrafts

An overdraft occurs when you do not have enough money in your account to cover a transaction, but BoKS pays it anyway. BoKS can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account. (explained below)
2. We also offer overdraft protection plans, such as a link to a savings or money market account.

To learn more, ask us about these plans.

We may pay overdrafts at our discretion, which means we DO NOT GUARANTEE we will always authorize and pay any type of transaction. If we do NOT authorize and pay an overdraft, your transactions will be declined. BokS may at its discretion and at anytime, discontinue the Overdraft Allowance program on your account and declare all balances due and payable.

Current Standard Overdraft Practices

What are the standard overdraft practices that come with my account?

If an overdraft occurs we may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments
- ACH items
- ATM transactions
- Everyday BoKS CheckCard (debit card) purchases

New Standard Overdraft Practices

Beginning July 1 for New Customers and after August 15 for existing customers

we WILL NOT authorize and pay overdrafts for the following types of transactions unless you authorize us to by opting-in:

- ATM Transactions
- Everyday BoKS CheckCard (debit card) purchases

To Stay Protected

Be sure to **Opt-In** for overdraft coverage on your CheckCard and ATM transactions. Check the Yes box and sign the front of this letter/disclosure and you'll have the full courtesy coverage of overdraft at BoKS.

Note: The NEW Standard Overdraft Practices are effective after July 1 for New Customers and after August 15 for existing customers.

Overdraft Fees

What fees will I be charged if SNB pays my overdraft?

Under our standard overdraft practices, we will charge you an insufficient funds fee of \$27.50 each time we pay an overdraft. Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$3.25 per day. There is NO LIMIT on the total fees we can charge you for overdrawing your account.

Fees listed in this disclosure are effective as of May 27, 2010, and are subject to change. Please refer to a current BoKS Schedule of Fees & Charges for any fee updates.