



PO Box 189
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www.rcbbank.com



R002336 - Reg E Overdraft Preference

CIF Number					

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 may pay it anyway. We can cover your overdrafts though **standard overdraft practices** (known as Bounce Protection) that come with your account. No other overdraft protection plans or services are available. 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

After August 15, 2010, we will NOT authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card (i.e., Visa Check 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 be charged if RCB Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$28** each time we pay an overdraft.
- Also, if your account is overdrawn for 16 or more consecutive business days, we will charge an additional \$1 per day.
- There is **no limit** on the total fees we can charge you for overdrawing your account.

>>> **What if I want RCB Bank to authorize and pay overdraft 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 918.342.7220 or complete this form and mail it to us.

Tell Us Your Preference

BEGINNING AUGUST 15, 2010:

I **WANT** RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Check box and list your accounts:

I **DO NOT WANT** RCB Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Check box and list your accounts:

Print Your Name (account owner): _____

Bank Employee Accepting Preference

Phone Extension

Branch

Date Received