

OPT IN - OPT OUT FORM FOR OVERDRAFT TRANSACTIONS



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 or line of credit, which may be less expensive than our standard overdraft practices. To learn more, speak with a bank associate.

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 form below):

- ATM transactions
- One-time 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 Great Southern Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you an Overdraft/Paid Item fee of \$34 per item each time we pay an overdraft.
- We may charge you for no more than five (5) overdrafts per day.

What if I want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and one-time debit card transactions, call (800) 749-7113, visit our website at www.greatsouthernbank.com, complete the form below and return to your local banking center, or mail it to: Great Southern Bank, PO Box 9727 Springfield, MO 65808. If you change your mind in the future, you may request that we reset your Opt In/Opt Out preference at any time on any of your accounts by contacting any banking center or Customer Service.

Your preference will be effective at least two business days after we receive your response.

Name _____

Name _____

CHECKING ACCOUNT NUMBER: _____

- OPT OUT: I do not** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- OPT IN: I do** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.

If you have additional Great Southern accounts with overdraft services, please feel free to provide your Opt In or Opt Out preference below.

CHECKING ACCOUNT NUMBER: _____

- OPT OUT: I do not** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- OPT IN: I do** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.

CHECKING ACCOUNT NUMBER: _____

- OPT OUT: I do not** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.
- OPT IN: I do** want Great Southern Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.

Signature _____

Date _____