

**OVERDRAFT SERVICES CONSENT FORM**



ksstate.bank | 800-588-6805  
clientcare@ksstate.bank

**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 different ways:

- We have standard overdraft practices that come with your account.
- We also offer overdraft protection plans, such as a link to a Checking, Savings and Money Market account or a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- Under our Bounce Protection program™, there is a 60 day waiting period. After the waiting period, we may authorize and pay overdrafts.

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, ACH and other transactions made using your checking or savings account number.
- Automatic bill payments

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

- ATM transactions
- 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 KS STATEBANK PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$25.00** each time we pay an overdraft.
- There is a limit of \$125.00 on the total fees we can charge you for overdrawing your account per business day.

**WHAT IF I WANT KS STATEBANK TO AUTHORIZE AND PAY OVERDRAFTS 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 (800)588-6805, visit [www.ksstate.bank](http://www.ksstate.bank), or complete the form below and present it at any of our locations or mail it to:

KS StateBank  
1010 Westloop Pl  
Manhattan, KS 66502

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I do not want KS StateBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want KS StateBank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

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**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH KS STATEBANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

**To revoke your authorization at KS StateBank to pay overdrafts on your ATM and everyday debit card transactions, indicate by signing below.** Please bring this completed form to any one of our KS StateBank locations or mail it to the address provided above. Your revocation will be implemented as soon as feasibly possible once it is received.

I revoke my prior authorization made to have KS StateBank pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_