

OPT IN/OPT OUT

March 6, 2017

What you need to know about Overdrafts and Insufficient Funds fees

An overdraft occurs when you do not have available funds 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 a line of credit, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.
- This notice explains our standard overdraft practices.

WHAT ARE THE STANDARD OVERDRAFT PRACTICES THAT COME WITH MY ACCOUNT?

Under our Bounce Protection program™, after a 60 day waiting period, we may authorize and pay overdrafts for the following types of transactions:

- * Checks, ACH and other transactions made using your checking account number
- * Automatic bill payments

On and after August 15, 2010 we will **not** authorize and pay overdrafts resulting from the following types of transactions unless you "opt in" and instruct us to do so:

- * Everyday debit card transactions
- * ATM 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 **\$25** each time we pay an overdraft.
- * We limit the fees you can be assessed to no more than \$125 per business day.

WHAT IF I WANT KS STATEBANK TO AUTHORIZE AND PAY OVERDRAFTS RESULTING FROM MY EVERYDAY DEBIT CARD AND ATM TRANSACTIONS?

If you want us to authorize and pay overdrafts at our discretion resulting from your everyday debit card and ATM transactions, after the 60 day waiting period, please complete and return the "opt-in" form. You may also "opt-in" by logging into Online Banking at ksstatebank.com selecting "Opt In," or by calling Client Care at 800-588-6805.

It's your choice.....

"Opt In" or "Opt Out" for each KS StateBank consumer checking account you have by indicating your selection in the space allotted below. Please sign and date the form so that we can process your request. You can mail your form back to us (1010 Westloop, Manhattan, KS 66502) or return it to any of our branches.

Choosing "Opt In" means you want KS StateBank to authorize and pay overdrafts on your ATM and everyday debit card transactions.

Choosing "Opt Out" means you do not want KS StateBank to authorize and pay overdrafts on your ATM and everyday debit card transactions.

OPT IN	OPT OUT	ACCOUNT
_____	_____	_____

Thank you for choosing KS StateBank!

Signature

Date

Right to Revoke Consent:

If you have given your consent to KS StateBank to authorize and pay overdrafts on everyday Debit Card and ATM transactions, you may revoke that consent at any time by notifying KS StateBank by mail, by logging into Online Banking at ksstatebank.com and selecting "Opt Out," by calling Client Care at 800-588-6805 or by stopping by any of our branch locations. If you have a joint account, any account owner may revoke the consent on behalf of all other account

holders.

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