

REGULATION E: CONSENT FORM FOR OVERDRAFT SERVICES

What You Need To Know About Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough in your account to cover a transaction, but we pay it anyway. We can cover your overdraft in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft sweep protection such as a link to your savings account.

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 do so.**

- ATM transactions
- Everyday debit card transactions

We will provide a \$300 overdraft limit to all consumer transaction accounts; which means we authorize and pay any type of transaction up to that limit including ATM and debit card transactions. This overdraft limit will become effective 90 days after account opening.

If we do not authorize and pay an overdraft, your transaction will be declined.

Misuse of the account or accounts overdrawn over 65 days, are circumstances under which your account may be closed at the bank's discretion.

What fees will I be charged if Citizens State Bank pays my overdraft?

- We charge you a fee of \$30 per item each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.
- Overdraft interest charge will be 18% per annum.

What if I want Citizens State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want Citizens State Bank to authorize and pay overdrafts on ATM and everyday debit card transactions, you need to "opt in".

To do this you can:

1. Complete the form below and return it to one of our CSB locations.
2. Email us at rege@csbtx.com to inform us you want to "opt-in".
3. Call us and give your verbal permission to "opt in".

ATM and everyday Debit Card Transactions **(please check one):**

#1. I want (opt in) Citizens State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

#2. I do not want (opt out) Citizens State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

To opt in all eligible accounts check here:

If you chose to opt in and want to list only some accounts, please list them here: _____

Signature: _____

Print Name: _____ Date: _____