

Dear Customer,

CITIZENS BANK
INFORMATION ON OVERDRAFTS AND OVERDRAFT FEES

An **overdraft** occurs when your account does not have enough money for a transaction, but we pay it anyway.

This notice explains our standard overdraft practices that come with your account.

It is our **standard overdraft practice** to pay check and automatic bill payment overdrafts made using your checking account number.

Beginning August 15, 2010, we will not pay overdrafts on your ATM and everyday debit card transactions unless you ask us (see below). If you do not ask us, the transaction will not be paid, and no fee will be imposed. We will continue to pay overdrafts on your checks and automatic bill payments and impose a fee.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed. If we do not authorize and pay an overdraft, your transaction will be declined and item returned unpaid.

We charge a \$30.00 fee each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account. We can close your account if you have excessive overdrafts.

To authorize Citizens Bank to pay your overdrafts on ATM and debit card transactions, complete the form below, bring it to one of our branches, mail it to Citizens Bank at the address below, or call us at any one of our locations:

New Haven (573) 237-3051 - Gerald (573)764-3051 - Pacific (636)271-3051

Washington (636) 390-9944 - Marthasville (636)433-2551

(form may also be obtained from our website at www.citizensbankmo.com)

We will send you a confirmation of your authorization. You may revoke this consent at any time.

Return to: Citizens Bank – 100 Circle Drive, P. O. Box 197, New Haven, MO 63068

I authorize Citizens Bank to pay overdrafts on my ATM and everyday debit card transactions. I have the right to revoke this consent at any time.

Signature: _____

Address: _____

Printed Name: _____

Account # _____

Date: _____