



CONSENT FORM FOR OVERDRAFT SERVICES

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 two different ways:

- 1. We have standard overdrafts practices that come with your account.
2. We also offer a Sweep Account Transfer, a link to another account, which may be less expensive than our standard practices. To learn more, ask us about this plan.

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, in-person withdrawals, ACH transactions, pre-authorized automatic transfers
• Automatic bill payments, internet banking transfers, telephone banking transactions
• Recurring debit card transactions

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 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 Sterling Bank pays my overdraft?

Under our standard overdraft practices:

- An Overdraft Fee of \$25.00 per transaction will apply to each item creating an overdraft.
• The Overdraft Fee will apply when the resulting overdrawn balance is \$5.00 or more.
• There is a business day combined maximum of \$150.00 Overdraft Fee per day.
• The Bank does not charge a checking account participating in the Sweep Account Transfer a Overdraft Fee for transactions overdrawing the account so long as the overdraft is covered by the Sweep Account Transfer.

What if I want Client Name 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 (573) 778-0101, or complete the form below and present it at a branch or mail it to: 2911 N Westwood Blvd, Poplar Bluff, MO 63901.

What if I change my mind after I have consented?

You may revoke your affirmative consent to have ATM and everyday debit card transactions considered for payment any time by contacting a customer service representative.

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

Printed Name: Signature:
Date: Account Number: