

**Lakeside State Bank**  
**Overdraft Services Disclosure and Consent Form**

An **overdraft** occurs when you do not have enough money in your account to cover a transaction, but the Bank pays it anyway. There are standard overdraft practices that come with your account.

This notice explains our **standard overdraft practices**.

**What are the standard overdraft practices that will come with my account?**

We do authorize and pay overdrafts for the following types of transactions:

Subject to the special rules discussed below for transactions at an ATM and one-time debit card transactions, we may assess a service charge for each transaction that results in an overdraft, whether we pay the overdraft or not.

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 Lakeside State Bank pays my overdraft?**

Under our standard overdraft practices:

- If your account is overdrawn by \$10 or less, your fee will be \$5.
- If your account is overdrawn more than \$10, a \$30 fee will be imposed for every debit item that is presented to your account that exceeds the available balance.
- We will limit the overdraft item fees we charge you to \$150 per day.
- Every day your account remains overdrawn, we will charge an additional \$2 per day.

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

If you want to keep Overdraft Courtesy for your debit card, you must Opt In by completing this form and mailing it back to us; or, you can bring it to one of our locations: 12602 S. Old HWY 169 in Oologah; or 516 Walnut in Chelsea.

**Flexibility**

Whatever your decision, the new overdraft rules give you flexibility. If you Opt In, you can cancel at any time. If you do not Opt In, you can do so later.

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 I want **Lakeside State Bank** to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: \_\_\_\_\_

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

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

Account number (s): \_\_\_\_\_