



Dear Valued Customer:

On August 15, 2010, new government regulations will go into effect that could have an impact on your check card purchases and ATM transactions. You can take action now so that there will be no changes to your account.

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 overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, 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 may 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

Effective August 15, 2010 we do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday check 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 Condon Bank & Trust pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 each time we pay an overdraft.
- Also, if your account is overdrawn for more than 10 consecutive business days, we will charge an additional \$1 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

➤ **What if I want Condon Bank & Trust to authorize and pay overdrafts on my ATM and everyday check card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday check card transactions, call (620) 251-5500; or complete the form below and present it to either of our locations at 814 Walnut, Coffeyville, or 601 W. 8th, Coffeyville; or mail to P.O. Box 937, Coffeyville, Kansas 67337.

Please call us at (620) 251-5500 if you have any questions about this notice.

____ I do not want Condon Bank & Trust to authorize and pay overdrafts on my ATM and everyday check card transactions effective August 15, 2010.

____ I want Condon Bank & Trust to authorize and pay overdrafts on my ATM and everyday check card transactions.

Signed: _____

Printed Name: _____

Date: _____

Account number(s): _____

Condon Bank & Trust Use Only	
Received by: _____	
Date _____	Time _____
Processed by: _____	
Date _____	Time _____