

**OVERDRAFT SERVICES CONSENT FORM**

**Emprise Bank**  
257 N Broadway St  
Wichita, Kansas 67202-0000  
(316)383-4301

**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 different ways:

- We have standard overdraft practices that come with your account.
- Our standard overdraft program differs from other overdraft services we offer. Other options are available that may be less expensive, such as linking your account to another account with us. Contact us to learn more about these options.

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
- 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 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 EMPRISE BANK PAYS MY OVERDRAFT?**

Under our standard overdraft practices:

- We will charge you a fee of up to **\$32.00** each time we pay an overdraft.
- There is a limit of \$160.00 on the total fees we can charge you for overdrawing your account per a day.
- If, according to our record, your end-of-day balance on your checking account is less than \$5 overdrawn, you will not incur an overdraft charge.

**WHAT IF I WANT EMPRISE BANK 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 316.383.4301 or 855.383.4301 or complete the form below and mail it to:

Emprise Bank  
P.O. Box 2970  
Wichita, KS 67201

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

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

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

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

Title: \_\_\_\_\_

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

Account Number: \_\_\_\_\_

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**WHAT IF I WANT TO REVOKE MY AUTHORIZATION WITH EMPRISE BANK TO PAY OVERDRAFTS ON MY ATM AND EVERYDAY DEBIT CARD TRANSACTIONS?**

You may revoke your authorization by calling 316-383-431 or 855-383-4301 or signing and mailing the bottom of this document to:

Emprise Bank  
P.O. Box 2970  
Wichita, KS 67201

I revoke my prior authorization made to have Emprise Bank pay overdrafts on my ATM and everyday debit card transactions.

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

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

Title: \_\_\_\_\_

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

Account Number(s): \_\_\_\_\_