REGULATION E: CONSENT FORM FOR OVERDRAFT SERVICES

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

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 overdraft protection plans, such as an overdraft line of credit and overdraft protection linked to another account of yours with us, such as a savings account, which may be less expensive than our standard practices. To learn more, ask us about these plans.

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

  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 Page County State Bank pays my overdraft?**

  Under our standard overdraft practices:
  - We will charge you a fee up to $27.00 each time we pay an overdraft.
  - There is no limit on the total fees we can charge you for overdrawing your account.

- **What if I want Page County State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions?**
  - Speak to a PCSB employee at (712) 542-5661
  - Visit our website at www.pagecountystatebank.com
  - Complete the form below and drop it off at one of our locations
  - Complete the form below and mail it to:
    Page County State Bank
    PO Box 237
    Clarinda, IA 51632

PCSB SINCE 1866 Page County State Bank

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_____ I want Page County State Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____ Printed Name: _____

Date: _____ Account Number: _____