

OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account
Holder:

Financial Institution: Security Bank
OPS CENTER
600 N Marienfeld, Ste 200
Midland, TX 79701

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 or to an overdraft line of credit, 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 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 Security Bank pays my overdraft?

Under our standard overdraft practices:

We charge an overdraft fee of \$29.00 per item paid or returned on consumer accounts. The maximum number of overdraft fees we may charge per day on a consumer account is limited to six (6). We charge an overdraft fee of \$32.00 per item paid or returned on business accounts.

► What if I want Security 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 (432) 333-9901, or complete the form below and present it at a branch, or mail it to: Security Bank, Main Branch, 600 N Marienfeld Ste 200, Midland, TX, 79701

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

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

Printed Name: _____

Date: _____

Account Number: _____
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Right to Revoke Consent

If you have given your consent to have Security Bank authorize and pay overdrafts on ATM and everyday debit card transactions, you may revoke that consent at any time by notifying Security Bank as follows:

Notify someone at your branch location, call 432-333-9901 or toll free at 888-303-8298, fax 432-333-4774 or mail your request to our main office at Security Bank 600 N. Marienfeld Ste. 200, Midland TX 79701.

(If this is a joint account, any one of you may revoke the consent on behalf of the other account holder(s).)