

EMPRISE BANK
PO BOX 2970
WICHITA, KS
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Emprise Bank Overdraft Program 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: our Standard Overdraft Program and our Overdraft Protection Programs. This information covers our Standard Overdraft Program.

What is the **Standard Overdraft Program** that comes with my account?

We **may authorize** and pay overdrafts for written checks, automatic drafts (ACH), and recurring debit card transactions.

We **do not authorize** and pay overdrafts for everyday debit card and ATM transactions unless you ask us to **AND** you qualify for Overdraft Privilege.

Overdraft Privilege is a discretionary service that the bank offers on qualified accounts. If your account qualifies, overdrafts will be paid at the bank's 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 or returned.

What fees will I be charged if Emprise Bank pays my overdraft?

- We will charge you a fee of \$32 each time we pay an overdraft.
- We will not charge you for more than five (5) overdraft fees per day.
- If, according to our records, your end-of-day balance on your checking account is less than \$5 overdrawn, you will not incur an overdraft charge.

Other ways we can cover your overdrafts.

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 or an overdraft line of credit. Contact us to learn more about these options.

What do I do if I want to change my decision to authorize and pay overdrafts on my everyday debit card and ATM transactions?

You can change your decision at any time by visiting one of our branches during business hours. You can also change your decision by calling us at 316-383-4301 or 855-383-4301, or by writing to us at Emprise Bank, P.O. Box 2970, Wichita, KS 67201, Attn: Bank Operations. Please include your name and account number on any written correspondence. Emprise Bank will discontinue payments of such overdrafts as soon as reasonably practicable after receiving notice of your revocation. Any joint owner of the account may revoke this agreement.

