

We use the "available balance" method to determine whether your account is overdrawn, that is, whether there is enough money in your account to pay for a transaction. Your available balance is calculated based on the money "available" in your account to make payments. The available balance takes transactions that have been authorized, but not yet settled, and subtracts them from the actual balance. When calculating your available balance, any "holds" placed on deposits that have not yet cleared are also subtracted from the actual balance.

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 about these plans. For information regarding how your choice below affects how the overdraft protection plan is utilized, ask for a copy of the Safety Link Transfer Authorization form.

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:

- o Checks and other transactions made using your checking account number.
- o Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- o ATM transactions
- o 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 Bank OZK pays my overdraft?

Under our standard overdraft practices:

- o We will charge you a fee of up to \$35 each time we pay an overdraft.
- o The \$35 overdraft fee will be assessed for a maximum of six items per day. Overdraft items paid after the first six will not be charged an overdraft fee.
- o An overdraft fee will not be assessed if your account is overdrawn \$5 or less. If the end of day balance shows your account is overdrawn by \$5.01 or more, you will be assessed an overdraft fee for each item posted to the account that caused the account to overdraft.
- o If the item that overdraws your account is \$5 or less, an overdraft fee will not be assessed.

What if I want Bank OZK to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 1-800-274-4482, email info@ozk.com (only include the last four digits of your account number), complete the information below and present it at any of our branch locations or mail it to: Bank OZK, Retail Operations Support, P O Box 196, Ozark, AR 72949.

Please Note: If you later decide you do not want this service, you may also decline overdraft protection of ATM and everyday debit card transactions by any of the methods noted above.

Do you want Bank OZK to authorize and pay overdrafts on your ATM and everyday debit card transactions?

Yes, I do want Bank OZK to authorize and pay overdrafts on my ATM and everyday debit card transactions.

No, I do not want Bank OZK to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Number: _____

The undersigned personally and as, or on behalf of, the account owner(s) agree to the terms of, and acknowledge receipt of copy(ies) of, this document.

Signature: _____ Date: _____

Date: _____ Branch: _____ Employee: _____