

Lakeside State Bank  
Overdraft Courtesy  
Accountholder Overdraft Policy

An insufficient balance can occur with the payment of checks, electronic transactions, unpaid items deposited in your account, service charges, or deposit of items which are not yet available according to the bank's Funds Availability Policy. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

We may approve your overdraft items within your current available Overdraft Courtesy limit as a non-contractual courtesy. The privilege is available for your use if you make deposits that bring your account positive (after end of day processing) at least once every 32 calendar days, you do not use your Overdraft Courtesy as an ongoing source of funds; and no legal orders have been placed against your account. Your overdrawn balance will include any fees charged against the account. Your Overdraft Courtesy limit will be available 30 days after account opening as long as you have maintained your account in good standing.

We will pay overdrafts for checks, teller window and ACH transactions. For ATM and one time debit card transactions, you must affirmatively consent to allow your account to become overdrawn. The option to opt in to this service is provided to you at account opening. You may change your decision at any time. Any electronic balance provided to you during a balance inquiry will not reflect your Overdraft Courtesy limit.

Transactions may not be processed in the order in which they occur. We pay electronic transactions first and then checks in amounts low to high, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. The payment order of items may create multiple overdraft items during a single banking day. If this occurs, you will be charged an overdraft item charge of \$30.00 for each item paid into overdraft. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. Please note that the amount of the overdraft plus the bank's Overdraft charge of \$30.00 per item will be deducted from the overdraft limit. The Bank will limit the number of overdraft charges assessed to personal accounts to five (5) fees per day. In addition, a \$2.00 daily overdraft charge will be assessed every calendar day your account is overdrawn, including the first day of overdraft.

We may refuse to pay an overdraft at any time even though we may have previously paid overdrafts for you. A Returned Non-Sufficient (NSF) item Charge of \$30.00 will be charged for each item returned. You will be notified by mail of any insufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item.

Any overdrawn balance, including fees, shall be due and payable upon demand. In the event demand has not been made, you should cover the overdraft within 30 days of its occurrence. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees. If you decide to not participate in the Overdraft Courtesy program, any overdrawn balance you may have on your account is your responsibility to cover. If you would like to have this service removed, please contact your personal banker or our Customer Service desk at 918-443-2474.

Overdraft Courtesy is not to be viewed as an encouragement to overdraw your account. In order to avoid fees, manage your account responsibly by tracking your daily activity and reconcile regularly.

**LIMITATIONS:** The Bank reserves the right to limit participation and discontinue this service without prior notice.