LEGACY BANK®
Member FDIC

CONSUMER CONSENT FORM FOR OVERDRAFT SERVICES

Date: ______________ Employee: ________________________ Location: ______________________

Customer Name: ____ TIN: ______________

Account Number: ____

An overdraft occurs when you do not have a sufficient available balance in your account to cover a transaction, but we pay it anyway. We have standard overdraft practices that may be applied to your account. This notice authorizes us to apply those standard practices to your account in the areas described below.

We also offer Money Link, which is a link to a savings account to transfer funds automatically to cover overdrafts. To learn more ask a Legacy Bank representative.

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 transactions will be declined. For new customers overdraft services will not be activated for 45 days and will be subject to deposit criteria. Customer must have no overdrafts during that 45-day period.

AVAILABLE BALANCE

The available balance in your account is the current ledger balance minus holds placed on your account by us or by merchants for check card purchases, minus pending withdrawals and transfers from your deposit account. Holds on your account can be created by authorizations for payments on your check card, holds on checks deposited into your account that have not yet been paid by a payee bank, or management holds placed on your account by us. Your available balance is the total amount of money in your account that you can use for purchases and withdrawals.

FEES

If your account is overdrawn for more than one week, you will be charged a consecutive days overdraft fee of $9.85 per day.

Your account will still be governed by the Deposit Agreement and in addition to our charge, the party presenting the transaction may charge fees if the item being presented is returned.

AUTHORIZATIONS

If you want us to consider paying overdrafts on your transactions call 1-800-687- 9688, visit www.legacybank.com, or complete the form below and present it to any Legacy location or mail to P.O. Box 21688, Oklahoma City, OK 73156-1688.

ATM AND DEBIT CARD TRANSACTIONS

I want to opt-in and have Legacy Bank consider authorizing and paying overdrafts on my ATM and everyday debit card transactions on the account(s) listed above.

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

Customer Signature	Date

CHECK AND ACH TRANSACTIONS

I want to opt-in and have Legacy Bank consider authorizing and paying overdrafts on my checks or other transactions made using my checking account number and automatic bill payments on the account(s) listed above.

I do not want Legacy Bank to authorize and pay overdrafts on my checks or other transactions made using my checking account number and automatic bill payments.

Customer Signature	Date

REVOCATION FOR OVERDRAFT SERVICES

You have the right to opt-in, or revoke the opt-in, of any overdraft services at any time. Revocations will be implemented as soon as reasonably practical.

Customer Signature	Date

If customer is going from opt-out to opt-in status, get supervisor approval and signature. This does not apply to new accounts.

Supervisor Signature	Date