

OVERDRAFT SERVICES DISCLOSURE

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 linking your account to another R Bank deposit account that you own, 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 and overdraft, your transaction will be declined.

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

Under our standard overdraft practices:

- * We will charge you a fee of up to \$35.00 each time we pay an overdraft.
- * There is a limit of \$210.00 in total fees we can charge you for overdrawing your account per day.

> What if I want R Bank 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 (844) 722-6589, or complete the form below and present it at a branch, or mail it to: R Bank, P.O. Box 1116, Round Rock, TX 78660-1116.

Right to Revoke Consent

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

You may change your election as to whether or not R Bank can authorize and pay overdrafts on ATM and everyday debit card transactions by doing so in writing to the address at the top of this form. You may also choose to opt out of Authorized Overdraft Privilege AOD) by requesting the change in writing.

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