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OVERDRAFT SERVICES DISCLOSURE AND CONSENT FORM

Account Holder:

Financial Institution: First Midwest Bank of Poplar Bluff
Main Branch
704-706 North Westwood
P.O. Box 160
Poplar Bluff, MO 63901

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 a link to a savings account, 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, in-person withdrawals, ACH transactions, preauthorized automatic transfers, internet banking transfers, and telephone banking transactions

See Overdraft Privilege disclosure for details.

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 an overdraft, your transaction will be declined.

► What fees will I be charged if First Midwest Bank of Poplar Bluff pays my overdraft?

Under our standard overdraft practices:

- Overdraft/Insufficient Funds: \$25.00 per item - Paid or Returned each presentment.
- Our Current charge is a fee of \$25.00 each time we pay an overdraft on your account.
- We may charge up to \$150.00 in overdraft fees if the number of insufficient items on your account is 6 or more on any given day

► What if I want First Midwest Bank of Poplar Bluff to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (573) 785-8461, visit www.onemidwest.com, or complete the form below and present it at a branch, or mail it to: First Midwest Bank, P.O. Box 160, Poplar Bluff, MO, 63902

_____ I do not want First Midwest Bank of Poplar Bluff to authorize and pay overdrafts on my ATM and everyday debit card transactions.

_____ I want First Midwest Bank of Poplar Bluff to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____

Account Number: 9999

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Right to Revoke Consent

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

Call Customer Service at (573) 785-8461 or come by one of our branches.

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