



**Note: This disclosure is only applicable to consumer accounts. For additional information on Simmons Bank Overdraft Privileges, see the separate disclosure titled "Overdraft Privilege Disclosure."**

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when the available balance in your account is insufficient to cover a transaction, but we pay it anyway.

**We can cover 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 personal line of credit or 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 (we refer to this practice as Standard Overdraft Privilege)**.

➤ **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 point-of-sale 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 Simmons Bank pays my overdraft?**

Under our standard overdraft practices:

- We will charge you a fee up to \$36.00 each time we pay an overdraft.
- We may charge up to \$216.00 daily for paid overdraft items.

➤ **What if I want Simmons to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you also want us to authorize or pay overdrafts on ATM and everyday point-of-sale debit card transactions (we refer to this practice as Additional Overdraft Privilege), call (1-870-850-2550 or toll free at 1-866-246-2400), visit <https://simmonsbank.com/privacy-security/consent>, complete the form below and return to us at this address: Simmons Bank, Attn: CIF Services, P. O. Box 7009, Pine Bluff, AR 71611-7009, or bring the form to the nearest Simmons Bank branch.

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**ADDITIONAL OVERDRAFT PRIVILEGE ELECTION FORM**

I **do not** want Simmons Bank to authorize and pay overdrafts on my ATM withdrawals and everyday point-of-sale debit card transactions.

I **want** Simmons Bank to authorize and pay overdrafts on my ATM withdrawals and everyday point-of-sale debit card transactions.

Printed Name (Authorized Signer on Account): \_\_\_\_\_

Date: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_