

[Opt-In]

to overdraft privilege
on everyday debit & ATM card transactions.



CAPITAL CITY
BANK

Be prepared!

Congress has passed a new regulation that will effect your account, beginning August 15th.

Your Account Overdraft Access is Changing

You may have heard or read about new regulations which will have an impact on how banking consumers around the country can access overdraft coverage on their accounts. Although many customers never require the assistance of overdraft coverage, this service does save some of our customers from the inconvenience and embarrassment of being declined for a transaction that exceeds the available account balance.

These new regulations issued by Congress require customers to “opt-in” to retain the Discretionary Courtesy Overdraft Privilege on one-time debit purchases or ATM withdrawals. In other words, consumers will have to “opt-in” to have their card transactions covered, or after August 14, 2010, their overdraft purchases will be declined.

Consumers who “opt-in” to this overdraft coverage for ATM and everyday debit card transactions will have, at our discretion, overdraft transactions honored in exchange for a fee; however there is no fee to be registered for the coverage. Those who do not “opt-in,” and are attempting to make a purchase which will overdraw their accounts will have their transactions declined at the point of sale or the ATM.

Our goal is for customers to make an informed decision on the coverage which works best for their needs.

Not every customer needs the Discretionary Courtesy Overdraft Privilege, but many will want the peace of mind of knowing their transactions will be covered in the event of an error or emergency.

There is NO FEE for the Discretionary Courtesy Overdraft Privilege unless you use it.

A fee is only assessed if you overdraw your account and Capital City Bank covers your transaction. Our current fee is \$28.00 each time we pay an overdraft.

You have several options to “opt-in” to Discretionary Courtesy Overdraft Privilege for ATM and everyday debit card transactions to keep your access the same as it is today:

- Print the attached Opt-in form and return it to a Banking Center location near you
- Return the Opt-in form you receive in the mail
- Call 785-274-5600 or (800) 431-7522 for personal assistance

If we do not hear from you prior to August 11, 2010, we will be unable to pay any debit card purchases or ATM withdrawals for more than your available balance – these transactions will be declined after August 14, 2010.

These regulatory and account access changes can be confusing and difficult to understand. We will be emailing, as well as mailing, information to checking account customers regarding their coverage options. If you need additional information or wish to discuss your options, please visit a banking center location or call us at 785-274-5600 or 800-431-7522.

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 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 an overdraft, your transaction will be declined.

What fees will I be charged if Capital City Bank pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$28.00 each time we pay an overdraft item on your account.
- There is a limit of **five** overdraft and returned item fees per day.

What if I want Capital City 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 785-274-5600 or 800-431-7522, or complete the form below and present it at any of our Banking Centers, or mail it to: Capital City Bank, P.O. Box 1433, Topeka, KS 66601-1433.

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

_____ I want Capital City Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Last 4-Digits of Your Account Number : _____

Signature: _____ Date: _____

FOR INTERNAL USE:

Date Rec'd: _____ Method: _____ Associate: _____

Input by _____ Verified by _____