

**Roger Bank Powered by Citizens Bank of Edmond**

PO Box 2047

Edmond OK, 73083-2047

[\(844\)995-2484](tel:(844)995-2484)

[www.roger.bank](http://www.roger.bank)

**OVERDRAFT SERVICES CONSENT TERMS**

**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 using our standard overdraft practices.

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:

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 ROGER BANK POWERED BY CITIZENS BANK OF EDMOND Pays My Overdraft?**

Under our standard overdraft practices:

- There is no limit on the total fees we can charge you for overdrawing your account.
- Roger Bank customers will not be charged a fee for overdrawing their account.

**What If I Want ROGER BANK POWERED BY CITIZENS BANK OF EDMOND 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 [\(844\)995-2484](tel:(844)995-2484) or visit [www.roger.bank](http://www.roger.bank).

**What If I Want To Revoke My Authorization With ROGER BANK POWERED BY CITIZENS BANK OF EDMOND To Pay Overdrafts On My ATM and Everyday Debit Card Transactions?** To revoke your authorization at ROGER BANK POWERED BY CITIZENS BANK OF EDMOND to pay overdrafts on your ATM and everyday debit card transactions, indicate by calling us at [\(844\)995-2484](tel:(844)995-2484) or visiting [www.roger.bank](http://www.roger.bank).