



WARDSVILLE / META / LINN  
HOLTS SUMMIT / BELLE

[www.midambk.com](http://www.midambk.com)

April 8, 2010

Dear Mid America Bank Customer:

Have you ever had a flat tire or a sick child in need of a prescription? We all have unexpected emergencies and expenses. At Mid America Bank we understand that is just part of life.

We are committed to ensuring your finances are managed in a way that benefits you and when you need funds, they are available to you.

With this in mind, we want to alert you about your current overdraft coverage and action we encourage you to take.

**Overdraft Coverage –  
what you need to know  
and why we need to hear  
from you!**

**Don't allow your transactions to be denied; take action as soon as possible to ensure you don't face the embarrassment of a denied debit card or electronic funds transfer transaction!**

An important regulatory change is coming that will impact your Mid America Bank debit card usage and ATM withdrawals. In order to continue to receive the benefits of the Overdraft Privilege program that you are currently receiving, you will be required to **“opt-in”** or agree to the terms and conditions of our Mid America Bank Overdraft Privilege program.

### **What does this mean for you?**

Should you decide to **“opt-in”** you will continue to receive the level of overdraft protection that you currently receive without disruption as outlined in the current terms and conditions of Mid America Bank's Overdraft Privilege program. Should you decide to **“opt-out”** or no longer receive overdraft privilege protection, insufficient funds that would cause debit card transactions or ATM withdrawals to be denied will no longer be covered under our program. This will become effective August 15, 2010.

#### **WARDSVILLE**

1511 Friendship Road  
Jefferson City, MO 65101  
573-635-0019  
Fax 573-636-9446

#### **META**

P.O. Box 187  
Meta, MO 65058  
573-229-4256  
Fax 573-229-4621

#### **LINN**

P.O. Box 649  
Linn, MO 65051  
573-897-2211  
Fax 573-897-3201

#### **HOLTS SUMMIT**

P.O. Box 424  
Holts Summit, MO 65043  
573-896-4790  
Fax 573-896-4598

#### **BELLE**

P.O. Box 727  
Belle, MO 65013  
573-859-3399  
Fax 573-859-3383



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Additionally, if you do not provide your consent, by **“opting-in”**, by August 15, 2010, your account will no longer include overdraft coverage for one time debit card purchases or ATM withdrawals and your overdraft privilege protection will discontinue automatically.

To provide your overdraft consent, please complete the bottom portion of the attached Overdraft Privilege Selection Form and either mail or drop it off at any of our branch locations. If you prefer, you may contact us by telephone and verbally tell us whether or not you wish to **“opt-in”** to our program by calling us at (573) 635-0019. You have the right to change your consent to either **“opt-in”** or **“opt-out”** status at any time by notifying us of your intention.

We value your relationship with Mid America Bank and want to make sure you have the opportunity to continue to avail yourself to our Overdraft Privilege program.

Sincerely,

Brian Berhorst  
President and CEO  
Mid America Bank

**Important details about Mid America Bank’s Overdraft Privilege program coverage:**

Beginning August 15<sup>th</sup> 2010, we will no longer authorize and pay overdrafts for ATM withdrawals, debit card purchases, and everyday debit card transactions without your approval and acknowledgement that you want continued coverage for these transactions. An insufficient funds fee of \$21 for each overdraft occurrence may be imposed for covering overdrafts that result in a negative end of day balance. Overdrafts may be created by check, in person withdrawal, debit card transaction, or by other electronic means. Contact your nearest Mid America Bank branch for more information regarding other overdraft protection alternatives.

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# What You Need to Know about Overdrafts & Overdraft Fees.

A bank that's good for you, and your community too.

## ◆ 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 on overdraft, your transaction will be declined.

## ◆ What fees will I be charged if Mid America Bank pays my overdraft ?

Under our standard overdraft practices:

- \* We will charge you a fee of \$21 each time we pay an overdraft.
- \* There is no limit on the total fees we can charge you for overdrawing your account

## ◆ What if I want Mid America Bank 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)-635-0019, visit us online at [www.midambk.com](http://www.midambk.com) or complete the form below and present it at one of our five convenient branches or mail it to:

Mid America Bank  
1511 Friendship Road  
Jefferson City, MO 65101



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**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, please ask us about these plans.**



I **do not** want Mid America Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Yes I want** Mid America Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions.

**Printed Name:** \_\_\_\_\_

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

**Account Number:** \_\_\_\_\_