



SAFETY LINK DISCLOSURE

In the event the checking account does not have available funds to pay all debits presented for payment, a transfer will be made from the linked account. The transfer amount shall be an amount needed to clear all items attempting to post, including checks, ATM withdrawals, purchases made with your Bank OZK Visa Debit Card or other electronic debits.

All items presented for payment on the linked account will be paid before a transfer is attempted.

If the total funds are not available in the linked account to cover the full amount needed for the transfer, a partial transfer will not be made for the amount remaining in the account.

This Safety Link transfer shall remain in effect until the transfer is revoked by an owner of the account or if the account is closed.

Safety Link overrides any past or future enrollment regarding overdraft limits and election for the payment of ATM and everyday debit card transactions. The override will remain in effect until this agreement is terminated. If your account also has an associated overdraft limit, it will be accessed if both the accounts do not have available funds to cover all debits presented. Our standard overdraft practices and fees will apply. If both the accounts do not have available funds to cover all debits presented, ATM withdrawals and everyday debit card transactions which would overdraw your account will not be approved unless you have separately authorized the Bank to pay for these items.

No fee is charged for the transfer; however, savings and money market deposit accounts are subject to transaction limitations which may result in a fee if transaction limitations are exceeded.