

Stop Payment Disclosure

In order to confirm your Stop Payment request, you must print, sign, date and submit this disclosure within 14 business days.

To Complete the Stop Payment, you must scroll to the bottom of the screen and click on the "Submit" button. Please note that you cannot retrieve this form after closing it, so please print it before closing.

Sign and date where indicated below.

Mail or fax a printed copy of this Stop Payment Order to:

Kirkpatrick Bank
P. O. Box 2850
Edmond, OK 73013
Fax Number: 405-348-7833

A fee of \$25 will be assessed for each Check on which a Stop Payment is placed, as is published in our current account fee schedule. The Stop Payment feature within our Internet Banking system is designed to submit a request to specifically stop payment on checks you have written. This feature cannot be used to cancel transfers between accounts or to stop electronic bill payments.

Generally, Stop Payment requests submitted through the Internet Banking system will be processed within one business day of receipt using the same procedures that we use to handle similar requests received by mail, phone, fax or in person. If urgent action is required, you should contact us directly by telephone or in person. Stop Payment orders are not effective immediately upon receipt, but only after we have a reasonable period of time to put it in place. Also, to be effective, you must initiate the Stop Payment order before the item is presented to us.

In order to process the request, Kirkpatrick Bank must rely on the information provided to describe the item(s). You must include the correct amount of the item, the correct check number, the correct account number and the reason for the Stop Payment request. If you do not give us the correct information, we may not be able to enforce the Stop Payment order. We will not be responsible if you do not describe the check accurately. **We will remove your Stop Payment request from the system unless you confirm this request with a signed handwritten Stop Payment request within 14 business days of placing the online request.** A written Stop Payment order for checks is only effective for six months, but may be renewed by you upon written request.

Pre-Authorized Electronic Funds Transfers (EFT) To initiate a Stop Payment request for a pre-authorized EFT, please contact us at (405) 341-8222. You must contact us about the Stop Payment request at least three (3) business days before the scheduled date of the EFT. **You must also confirm EFT Stop Payment requests in writing within 14 business days.** When we receive a request to stop a pre-authorized EFT, we will block all future EFT payments to the designated payee-originator. Kirkpatrick Bank accepts this Stop Payment request subject to the provisions contained within the Uniform Commercial Code, Regulation E as it pertains to pre-authorized EFTs, and in accordance with your current depository account agreement. You agree to contact us about the Stop Payment request within a reasonable period of time for Kirkpatrick Bank to receive and act upon the request and you understand that Kirkpatrick Bank must rely on the information provided to describe the item(s) with certainty. Kirkpatrick Bank assumes no responsibility if the description of the check or item is inaccurate or incomplete. **This Stop Payment request shall be considered null and void unless a signed copy of this form is received by Kirkpatrick Bank within 14 business days.**

You agree to hold Kirkpatrick Bank harmless from and against any losses, claims or costs (such as attorney fees) incurred by (1) payment contrary to this order if such payment occurs otherwise than by a failure to exercise ordinary care, or (2) refusal to make payment of the stopped item. Kirkpatrick Bank shall not be liable if, as a result of payment of the item subject to this request, other items drawn by you are returned due to insufficient funds. You will notify Kirkpatrick Bank promptly of the issuance of a check or item, which is a duplicate of the check or item subject to this Stop Payment order, or upon the return of the original check.

Kirkpatrick Bank shall not be liable for payment of any item subject to a Stop Payment order upon the expiration or withdrawal of such order, and Kirkpatrick Bank may, in its discretion, refuse to honor any such item pending your instruction. You may withdraw this Stop Payment order only in writing or in person at one of our branch offices.

Other limitations on our obligation to Stop Payment are provided by law (for example; if we paid the item in cash or we certified the item prior to processing your Stop Payment order).

By signing below, you acknowledge and agree to the above terms and conditions and authorize the assessment of the applicable Stop Payment fee to the account affected by the stop payment request. You also certify that you are an authorized signer on the account affected by the Stop Payment request.

Signature of Authorized Account Holder

Date