

**“Bounce Protection®”  
Customer Overdraft Policy**

An insufficient balance could result in several ways, such as (a) the payment of checks, electronic funds transfer, or other withdrawal requests; (b) payments authorized by you; (c) the return of unpaid items deposited by you; (d) the imposition of bank service charges; or (e) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing, defined as making regular deposits to bring your account to a positive balance at least once every 30 days, and there are not legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. Normally we will not approve an overdraft for you in excess of your limit plus our overdraft charge. We may refuse to pay an overdraft for you at any time, although we may have previously paid overdrafts for you. You will be notified by mail of any non-sufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft plus our Insufficient Funds handling fee charge (s) and any daily overdraft fee (s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft and overdraft fees. You should note that your Bounce Protection limit might be included in your available balance provided by a teller, or on your ATM statement. However, the available balance will not be included in our 24-Hour Telephone Information System.

**LIMITATIONS:** Available to individually owned accounts in good standing for personal or household use. Bank of Advance reserves the right to limit participation to one account per household and to discontinue this product with 30 days prior notice.

**Bank of Advance**  
105 E. Gabriel  
P.O. Box 400  
Advance, MO 63730  
573/722-3517

**Bell City Facility**  
25021 Walnut St.  
P.O. Box 163  
Bell City, MO 63735  
573/733-4341

**Dexter Banking Center**  
1428 Bus. Highway 60 W  
P.O. Box 829  
Dexter, MO 63841  
573/624-1500

**Bowen Banking Center**  
415 W. 5th St.  
P.O. Box 215  
Bowen, IL 62316  
217/842-5234

**Lerna Banking Center**  
506 Main St.  
P.O. Box 99  
Lerna, IL 62440  
217/ 234-9200

**24-Hour Telephone Information System**  
573/722-5144  
Toll-Free 877/711-2265

 **Bank of Advance**  
Where A Handshake Still Matters.

MEMBER  
**FDIC**  
LENDER

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**BOUNCE**  
  
**PROTECTION®**

A SPECIAL OVERDRAFT  
PRIVILEGE FOR CHECKING



 **Bank of Advance**  
Where A Handshake Still Matters.

*At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be an embarrassing and humiliating experience.*

*At Bank of Advance, we want to do our part to save you from the possibility of ever having this occur.*

*That's why we created "Bounce Protection," a special overdraft privilege for Bank of Advance checking customers.*

● How does Bounce Protection® work?

As long as you maintain your checking account in good standing (defined as: making regular deposits and bringing your account to a positive balance at least once every 30 days), Bank of Advance may honor overdrafts up to the Bounce Protection® limit on your account. If you use Bounce Protection®, you should remember the bank's normal overdraft fee for each transaction will be deducted from your limit. As in the past, the bank will notify you by mail when an overdraft occurs.

● How do I know when I use the overdraft limit?

You will receive an overdraft notice in the mail each time items are paid. The notice will show the check number, amount and the overdraft fee. You should subtract total fees from your checkbook. Remember, the fee for paying an item is the same as for returning one.

● I have two checking accounts. Can I get Bounce Protection® on both?

Yes. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

● What if I go beyond my Bounce Protection® limit?

Overdrafts above and beyond your established Bounce Protection® limit may result in a check or checks being returned to the payee. The normal overdraft fee will be charged per check and assessed to your account. An overdraft notice will be sent to notify you of our actions.

● What are some of the ways I may have access to Bounce Protection®?

Generally, you may access your Bounce Protection® through:

- Checks and other debits cashed at teller windows
- ACH debit transactions
- Checks issued to a third party
- All transactions that currently are honored through your account
- Debit /ATM card (if authorized)

*Note: Debit card and ATM card transactions will not access your Bounce Protection limits without your prior authorization. You may authorize these transactions by completing a Debit Card Bounce Protection Opt-In form.*

● The Bounce Protection overdraft fee is \$20.00. How quickly must I repay my Bounce Protection®?

You should make every attempt to bring your account to a positive balance as quickly as possible. If your account remains overdrawn for 30 consecutive days, then your Bounce Protection privilege will be suspended. If your account remains overdrawn for 70 consecutive days your account will be closed and we will take steps to recover the funds. Items presented that are not within your Bounce Protection limit will not be paid.

● What does my Bounce Protection® privilege cost?

There is no additional cost associated with this privilege. As stated previously, you should keep in mind that you will be charged an overdraft fee for each item paid under the limit.

● How do I use my Bounce Protection®?

If you are a new account holder, you may use Bounce Protection® after 30 days, and after having made at least two deposits totaling your Bounce Protection® limit.

*Note: Bounce Protection requires your prior authorization. You may authorize this service by completing a Bounce Protection Authorization Form.*

● What is my Bounce Protection® limit?

To find your Bounce Protection® limit, simply locate your account type in the listing below.

Free Checking	.....\$300
Regular Checking	.....\$500
Basic Interest Checking	.....\$600
Premium Interest Checking	.....\$1000

● When I call Bank of Advance's 24-Hour Telephone Information Service to get my balance is my Bounce Protection® limit included?

No. The balance reflected through the Bank of Advance's 24-Hour Telephone Information Service will not include the overdraft limit assigned to your account.

● When I access Bank of Advance's 24 Hour ATM to make a cash withdrawal is my Bounce Protection® limit included?

If you complete a Debit Card Bounce Protection® Opt-In form allowing Bank of Advance to authorize and pay overdrafts on your ATM card, then YES, the Bounce Protection® limit is included.

If you choose to not opt-in to this service then NO, your Bounce Protection limit will not be available at the ATM.

● When I access Bank of Advance's 24 Hour ATM for balance inquiries, is my Bounce Protection® limit included?

NO. The current balance reflected through our 24 Hour ATM will not include your Bounce Protection® limit.

*Bounce Protection® should not be used as a line of credit. If you incur multiple overdraft fees, there may be a less expensive product better suited to your financial needs. You may call Bank of Advance to discuss further options with a customer service representative or visit us at your local branch. You may also opt-out of Bounce Protection® at any time.*