



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 in two different ways:

1. We have Bounce Protection that comes with your account.
2. We offer a Sweep Plan, such as a link to a savings account.
To learn more, ask us about these plans.

This notice explains our standard overdraft (Bounce Protection) practices.

➔ What are the standard overdraft practices (Bounce Protection) 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 transaction (non-recurring)

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 Bank of Advance pays my overdraft?

Under our standard overdraft (Bounce Protection) practices:

- We will charge you a fee of **\$20** each time we pay an overdraft.
- There is a daily limit of 6 overdraft fees you may incur within your Bounce Protection limit.
- There is **no daily limit** on the number of overdraft fees you may incur beyond your Bounce Protection.

➔ What if I want Bank of Advance 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, visit www.bankofadvance.com, or complete the form below and present it at a branch or mail it to:

Bank of Advance	Bell City Facility	Dexter Banking Center	Bowen Banking Center	Lerna Banking Center
PO Box 400	PO Box 163	PO Box 829	PO Box 215	PO Box 99
Advance, MO 63730	Bell City, MO 63735	Dexter, MO 63841	Bowen, IL 62316	Lerna, IL 62440

OPT-OUT FORM

Please Detach and Remit for each checking account you own.

Effective August 15, 2010

 I do not want Bank of Advance to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____ Date: _____

Account Number(s): _____