



Bounce Protection Accountholder Overdraft Policy

An insufficient balance can occur with the payment of checks, electronic transactions, unpaid items deposited in your account, service charges, or deposit of items which are not yet available according to the bank's Funds Availability Policy. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

We may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. The privilege is available for your use if you make deposits that bring your account positive (after end of day processing) at least once every 30 calendar days, you do not use your Bounce Protection as an ongoing source of funds; and no legal orders have been placed against your account. Your overdrawn balance will include any fees charged against the account.

We will pay overdraft items for checks, teller window and ACH transactions. For ATM and one time debit card transactions, you must affirmatively consent to allow your account to become overdrawn. The option to opt in to this service is provided to you at account opening. You may change your decision at any time. Any electronic balance provided to you during a balance inquiry will not reflect your Bounce Protection limit.

We pay electronic transactions first and then checks in serial ascending order, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. The payment order of items may create multiple overdraft items during a single banking day. If this occurs, you will be charged an NSF Paid Item Charge of \$31.95 for each overdraft item paid. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. Please note that the amount of the overdraft plus the bank's NSF Paid Item Charge of \$31.95 per item will be deducted from the overdraft limit. Mabrey Bank will limit the number of NSF Fees assessed to personal accounts to six (6) fees per day (based on NSF fee of \$31.95). Any item that creates an overdraft balance of less than \$5.00 in a checking account will not be assessed a fee.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. A NSF Return Item Charge of \$31.95 will be charged for each item returned. 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.

Any overdrawn balance, including fees, shall be due and payable upon demand. In the event demand has not been made, you should cover the overdraft within 30 days of its occurrence. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees. If you decide to not participate in the Bounce Protection program, any overdrawn balance you may have on your account is your responsibility to cover. If you would like to have this service removed, please contact your personal banker or our Customer Service desk at (888) 272-8866.

Bounce Protection is not to be viewed as an encouragement to overdraw your account. In order to avoid fees, manage your account responsibly by tracking your daily activity and reconcile regularly.

LIMITATIONS: Mabrey Bank reserves the right to limit participation and discontinue this service without prior notice.

Revised: 4/16/18