

NO BOUNCE ADVANTAGE™

As a personal or commercial checking account holder at Tennessee State Bank, you may be eligible for a special overdraft program called “No Bounce Advantage™”. No Bounce Advantage is designed to pay transactions when you inadvertently do not have enough funds on deposit with us. This overdraft program may be extended to you if you meet the following requirements: (1) your account has been opened at least 30 days, and (2) deposits credited to your account exceed 150% of the overdraft program limit for the checking account type.

How does No Bounce Advantage work? We may honor your overdrafts up to your No Bounce Advantage limit. Your limit is based on the type of checking account you have (see Overdraft Limits and Checking Account Types below). This program costs you nothing unless you use it for transactions that are more than what you have on deposit in your account. Up to the available overdraft limit for your account, we may pay, including but not limited to, a check, in-person withdrawal, or other transactions such as automatic bill payments. We may also authorize and pay an ATM withdrawal or everyday debit card transactions on a commercial checking account.

For personal checking accounts only, we do not authorize and pay overdrafts for ATM transactions and everyday debit card transactions unless you ask us to do so. In order to permit the bank to authorize and pay an ATM transaction or an everyday debit card transaction using your overdraft limit, you must opt-in to this service. When you become eligible for No Bounce Advantage, you will be provided with a disclosure entitled “Overdraft Services Consent Form - What You Need to Know About Overdrafts and Overdraft Fees” for more information and instructions on how to opt-in to this service.

ATM transactions include cash withdrawals, purchases of gift cards or stamps, bill payments or interbank account transfers conducted at an ATM. Everyday debit card transactions are transactions that occur at the point of sale, such as purchases made at a retail store or restaurant, or purchases made over the internet or telephone using your debit card.

If you use your overdraft limit for any transaction, you will be charged an Overdraft Item Fee of \$33.00. There is a limit of \$99.00 on the total fees we can charge for over drafting your account per day. There is a grace overdraft tolerance for the balance to pay and waive of \$10.00. There are no fees if transaction item amounts are less than or equal to \$10.00. The overdraft item fee and any fee or service charges, in addition to the amount of the overdraft item, will reduce your available overdraft limit. More than one overdraft item fee may be charged against the overdraft limit per day, depending on the number of items presented or withdrawals made from your account that use your overdraft limit. Transactions may not be processed in the order in which they occurred. The order in which transactions are received by the bank and processed can affect the total amount of overdraft item fees you may incur. The bank will notify you when an overdraft occurs. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or if you have too many overdrafts. You must bring your account to a positive balance at least every 30 days by making deposit(s) of at least the amount you have used of your overdraft limit. The overdraft limit used will be automatically paid back from the deposit(s) you make into your account as soon as adequate funds are available.

When you meet the eligibility requirements, you will receive a “Welcome Letter” from us. No Bounce Advantage is an optional program. Even if you meet the eligibility requirements, you do not have to participate in the program. You may at any time contact a Customer Service Representative at (865) 453-0873 to have this program removed from your account.

There may be low-cost alternatives to this overdraft program such as a line of credit through a TSB credit card or a link to another account you have with us. The TSB Credit Card Overdraft Program allows funds to be automatically

deposited into a designated checking account in \$50.00 increments to cover items that would otherwise overdraw your account. This deposit will be charged to your credit card and will occur only if credit is available. A \$10.00 Credit Card Courtesy Pay Item Fee will be charged to your checking account per debit or check covered by this overdraft program. A sweep account transfer can also be set up to automatically transfer amounts from a TSB checking or savings account to other TSB accounts when an overdraft occurs. A \$5.00 Sweep Transaction fee will be charged for each sweep transfer occurrence and the sweep transfer will only be transacted if the balance is sufficient in the primary sweep account. Please contact a Customer Service Representative for more information.

Overdraft Limits and Checking Account Types

Personal Checking Accounts:

- \$100 – Just Checking™
- \$600 – All in One NOW Checking
- \$600 – The Best Years Checking
- \$600 – Club Checking Non-Interest
- \$600 – Club Checking Interest

Commercial Checking Accounts:

- \$1,000 – Commercial Checking
- \$1,000 – Sole Proprietorship Checking

LIMITATIONS: Available to individually/jointly owned personal and commercial checking accounts types (as indicated above) in good standing (accounts brought to a positive balance at least every 30 days). Tennessee State Bank reserves the right to limit participation to one personal checking account per household, to limit participation to one commercial account per owner(s), to revoke an overdraft program at any time without prior notice and to discontinue offering this program to all customers with 30 days prior notice. Tennessee State Bank reserves the right to exclude any customer from participation in this program for any reason, at any time and for the duration of any account relationship.