

## NO BOUNCE ADVANTAGE™

As a personal 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 inadvertent transactions when you 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? The bank may honor your overdrafts up to your “No Bounce Advantage™” limit. Your limit is based on the type of checking account you have. 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, the bank may pay, including but not limited to, a check, in-person withdrawal, or other transactions such as automatic bill payments and if you choose, the bank may authorize and pay an ATM withdrawal or everyday debit card transactions.

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. 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. When you become eligible for “No Bounce Advantage™”, you will be provided with a disclosure entitled “What You Need to Know About Overdrafts and Overdraft Fees” for more information and instructions on how to opt-in to this service.

If you use your overdraft limit for any transaction, you will be charged an overdraft item fee of \$33.00. 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, and 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, please contact a Customer Service Representative for more information.

### Overdraft Limits and Checking Account Types

\$100 – Just Checking™

\$600 – All in One NOW Checking

\$600 – The Club® Checking

\$600 – The Best Years Checking

**LIMITATIONS:** Available to individually/jointly owned checking accounts in good standing (accounts brought to a positive balance at least every 30 days) for personal or household use. Tennessee State Bank reserves the right to limit participation to one checking account per household, to revoke an individual overdraft program at any time without prior notice and to discontinue offering this program to all customers with 30 days prior notice.