

## OVERDRAFT COVERAGE OPTIONS: BOUNCE PROOF, OVERDRAFT PROTECTION LOC, AND OVERDRAFT PRIVILEGE

CCB Community Bank understands that unexpected overdrafts occur from time to time – Overdraft Coverage can help.

### Overdraft Coverage Options

The choice is yours. Consider these ways to cover overdrafts:

Service	Cost
Bounce Proof sweeps from another deposit account you have at CCB Community Bank <sup>1</sup>	No fee per transfer
Overdraft Protection Line of Credit <sup>1, 2</sup>	Subject to fees + interest
Overdraft Privilege Standard or Extended Coverage	\$34 Paid Overdraft Fee per item presented*

<sup>1</sup>Call us at 334-222-2561, send us a secure message through online banking, or come by a branch to sign up or apply for these services; <sup>2</sup>Subject to credit approval.

**\* Per item presented means each time an item is presented, including re-presentation**

**Bounce Proof or Overdraft Protection LOC** applies to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account, or line of credit you may have at CCB Community Bank for a finance charge. Please note that overdraft lines of credit are subject to credit approval.

**Overdraft Privilege** allows you to overdraw your account up to the disclosed limit for a fee to pay a transaction. Even if you have Bounce Proof or Overdraft Protection LOC, Overdraft Privilege is still available as secondary coverage if the other protection source is exhausted. Please review ***What Else You Should Know*** for other important information.

Transactions Covered with Overdraft Privilege	Standard Coverage (No action required)	Extended Coverage (Your consent required on consumer accounts) *	If you would like to select Extended Coverage for future transactions: <ul style="list-style-type: none"> <li>• call us at 334-222-2561</li> <li>• sign into your online banking</li> <li>• visit any branch</li> <li>• complete a consent form and mail it to us at ATTN: ODP Services, P.O. Box 400, Andalusia, AL 36420</li> <li>• send us a secure message through online banking</li> </ul>
Checks	X	X	
ACH - Automatic Debits	X	X	
Recurring Debit Card Transactions	X	X	
Online Bill Pay Items	X	X	
Online Banking Transfers	X	X	
Teller Window Transactions	X	X	
ATM Transactions		X*	
Everyday Debit Card Transactions		X*	

\*If you choose Extended Coverage on your consumer account, **ATM transactions and everyday debit card transactions** will be included with the transactions listed under Standard Coverage. If you already have Overdraft Privilege Extended Coverage, it is not necessary to request it again. Business accounts automatically have Extended Coverage.

If you want to discontinue Overdraft Privilege in its entirety, contact us at 334-222-2561 or send us a secure message through online banking.