## Bounce Protection Customer Overdraft Policy updated 9/8/11

An insufficient balance could result in several ways, such as (1) the payment of checks, electronic funds transfers, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing (defined as making regular deposits and bringing your account to a positive balance at least once every 30 days) and there are not legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy. We will charge you a Bounce Protection Paid Item Fee of \$30.00 each time we pay an overdraft. Normally, we will not approve an overdraft for you in the excess of the pre-determined amount assigned to your account type, plus our Insufficient Funds handling fee charge(s). We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. You will be notified by email via an e-Notice or by US mail of any nonsufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return an item. The amount of any overdraft plus our Insufficient Funds handling fee charges(s) you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner and agent, if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft plus our Insufficient Funds handling fee charge(s).

## LIMITATIONS:

Available to individually/jointly owned accounts in good standing for personal or household use. Blue Ridge Bank and Trust Co. reserves the right to limit participation to one account per household and to discontinue this service without prior notice.