

## What You Need to Know About OVERDRAFTS and OVERDRAFT FEES

An overdraft occurs when you do not have enough money in your account to cover a transaction. We can cover your overdrafts in two different ways:

1. Bounce Protection Program
2. Auto Transfer Plans, such as a link to a savings account. This may be less expensive than our Bounce Protection Program. To learn more, ask us about these plans.

### What is the Bounce Protection Program?

We may authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions using your checking account
- Automatic bill payments

We WILL NOT authorize and pay overdrafts for the following types of transactions unless you “Opt In” (see below):

- Everyday debit card transactions
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What fees will I be charged if Blue Ridge Bank pays my overdraft?

- We will charge a fee of \$30 each time you overdraw your account and we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is a \$200 daily limit on the total fees we can charge you for overdrawing your account with the Bounce Protection Program. Otherwise, there is no limit on the total fees we can charge you for overdrawing your account.

### What if I want Blue Ridge Bank to authorize and pay overdrafts on my everyday debit card and ATM transactions?

If you want us to authorize and pay overdrafts on everyday debit card and ATM transactions, complete the form on the next page and return it to any branch.

You have the right to “Opt Out” at any time by visiting any branch and revoking your authorization.

## OVERDRAFT AUTHORIZATION FORM

Please complete the following form if you would like Blue Ridge Bank to continue to authorize and pay overdrafts on your everyday debit card and ATM transactions.

Date (mm/dd/yy): \_\_\_\_\_

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

SSN (last 4 digits): \_\_\_\_\_ Phone: \_\_\_\_\_

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Accounts you would like to Opt In:

Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

Account Number: \_\_\_\_\_

**Please complete this form and return to any branch location or mail to:  
Blue Ridge Bank and Trust Co.  
651 NE Woods Chapel  
Lee's Summit, MO 64064**

**For questions, contact us at (816) 358-5000.**