

What if I am having trouble repaying my Bounce ProtectionSM or use it frequently?

Please contact us at (304) 358-2311 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce ProtectionSM more often than you intended; or (3) don't understand why your account becomes overdrawn. We would like to discuss your situation with you.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce ProtectionSM excessively or seem to be using Bounce ProtectionSM as a regular line of credit. You will be charged an Overdraft/NSF Returned Fee of \$35 for each item returned.

Following regulatory guidance, we will contact you if you are paying multiple Overdraft/NSF Paid Fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce ProtectionSM that may better meet your short-term credit needs. In the event you ask us to stop contacting you because you have determined Bounce ProtectionSM is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce ProtectionSM is still the most appropriate option available to you for covering your short-term credit needs.

How do I know when I use the overdraft limit?

You will receive an overdraft notice each time items are paid, including fees. You will need to subtract the total fees when balancing your checkbook.

We have no obligation to notify you before we pay or return any item. The amount of any overdraft including our Overdraft/NSF Paid Fee of \$35 and/or an Overdraft/NSF Returned Fee of \$35 that you owe us is due and payable upon demand even if we do not ask you for payment. You must repay us no later than 30 calendar days after the creation of the overdraft. If there is more than one owner on the account, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts including all fees charged.

How soon can I use my Bounce ProtectionSM?

You will be able to use the overdraft privilege service with the initial 1-60 day limit as defined in this brochure upon account opening. We will advise you 60 or more days after your account is opened if your account is eligible for the increase in bounce protection limit as defined in this brochure. This is provided you have maintained satisfactory activity in the account, including regular deposits, consistent with our internal standards for account types that may offer Bounce Protection.

Your Bounce Protection limit may continue to be available to you provided you maintain the account in "good standing" as defined in this brochure.

What are some other ways I can cover overdrafts at Pendleton Community Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all checks, debit card purchases and ATM withdrawals in your check register, reconcile your checkbook regularly and manage your finances responsibly. Other suggestions may be found at <https://www.fdic.gov/moneysmart> and <https://www.consumerfinance.gov/>.

Pendleton Community Bank offers additional ways to cover overdrafts in addition to Bounce ProtectionSM.

Ways to Cover Overdrafts at Pendleton Community Bank	Example of Associated Rates and Fees ¹
Good account management	\$0
Sweep from savings account	\$9.99 per sweep fee ²
Bounce Protection SM	Overdraft/NSF Paid Fee of \$35 for each item

¹This information is effective as of December 2019 and is provided as examples.

²The number of transfers allowed from a savings account each month may be limited and additional fees/consequences for exceeding this limit may apply. Please ask us about our current specific products, rates and fees.

What if I do not want to have Bounce ProtectionSM on my account?

If you would like to revoke your previous authorization for ATM and debit card transaction coverage, or have this service removed entirely from your account, please call (304) 358-2311.

While you may opt-out of the privilege at any time, you are responsible for any overdrawn balances at the time of opting out.

Visit our website to find the location nearest you.

www.yourbank.bank

BOUNCE PROTECTIONSM

A Special Service For Your Checking Account



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At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience. At Pendleton Community Bank, we do not encourage overdrafts. To avoid fees, we encourage you to manage your finances responsibly by keeping track of your account balance and reconciling it regularly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That's why we provide Bounce ProtectionSM, a special overdraft service for Pendleton Community Bank's customers.

What is Bounce ProtectionSM?

Bounce ProtectionSM is a discretionary overdraft service requiring no action on your part that provides you a safety net up to an automatically assigned overdraft limit.

Your Bounce ProtectionSM limit may be available for checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic (ACH) payment transaction, automatic bill payment or recurring debit card payment. If you request us to do so (opt-in), we may authorize ATM transfers or withdrawals and everyday debit card purchases using your available balance and your Bounce ProtectionSM limit. For business accounts the limit may be available for ATM and everyday debit card transactions with no action required.

Balances displayed do not include the Bounce ProtectionSM limit.

How does Bounce ProtectionSM work?

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. debit card at point of sale); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank's Funds Availability Policy, are treated as not yet available.

As long as you maintain your account in "good standing," we may approve your overdraft items within your unused Bounce ProtectionSM limit as a non-contractual courtesy.

For Bounce ProtectionSM consideration, your account is in "**good standing**" if you (1) make sufficient deposits to bring your account to a positive end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts suggesting the use of Bounce ProtectionSM as a continuing line of credit; and (3) have no legal orders, levies or liens against your account.

Pendleton Community Bank reserves the right to limit participation to one account per household or business or to suspend, revoke, or discontinue this service without prior notice.

What if I go beyond my Bounce ProtectionSM limit?

Normally, we will not approve an overdraft for you in excess of the predetermined limit assigned to your account. So as not to exceed your limit, please remember that the amount of the overdraft plus our Overdraft/NSF Paid Fee of \$35 for each item will be deducted from the Bounce ProtectionSM limit. Overdrafts above and beyond your established Bounce ProtectionSM limit may result in checks or other items being returned to the payee. You will be charged an Overdraft/NSF Returned Fee of \$35 for each item returned. Returned items may be presented for payment by the payee or their financial institution multiple times, which may result in multiple Overdraft/NSF Returned Fees.

An OD/NSF notice will be sent to notify you of items paid and/or returned.

What does my Bounce ProtectionSM cost?

There is no additional cost associated with Bounce ProtectionSM unless you use it. If you do use the Bounce ProtectionSM limit, you will be charged our Overdraft/NSF Paid Fee of \$35 for each overdrawn item created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, automatic bill payment, or recurring debit card payment.

If you request us to do so (opt-in), we may authorize ATM transfers or withdrawals and everyday debit card purchases by using your available balance and your Bounce ProtectionSM limit. Your balance at the time these transactions post will determine the overdraft status and the assessment of fees. Other transactions initiated by you, or a delay in processing authorized transactions by the merchant, may result in previously authorized transactions posting against an insufficient balance. An Overdraft/NSF Paid Fee of \$35 will be charged for each ATM or everyday debit card transaction that posts against insufficient funds. Once opted in, you may revoke your authorization at any time by contacting us at (304) 358-2311.

For business accounts, ATM and debit card transactions will be handled as described above with no action required on your part.

In the normal course of business, we generally pay electronic transactions first and then checks in serial number order, per the bank's policy; however, checks are often converted to electronic transactions which may post to your account more quickly, affecting the order in which they post. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, the order we pay your items may create multiple overdraft items during a single banking day and you will be charged our Overdraft/NSF Paid Fee of \$35 for each overdraft item paid.

Multiple paid items will result in multiple fees. For example, three paid items in one day will result in \$105 in Overdraft/NSF Paid Fees. To help you manage your account, the total fees you have paid for items (both paid and returned) during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Bounce ProtectionSM limit? If I have two checking accounts, can I get Bounce ProtectionSM on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household or business you may have a limit on each eligible account.

Personal Checking - opened for 1-60 days	\$200
Personal Checking - opened for 61 days or more	\$600
Business Checking - opened for 1-60 days	\$350
Business Checking - opened for 61 days or more	\$750

How quickly must I repay my Bounce ProtectionSM?

You should make every attempt to bring your account to a positive end-of-day balance as soon as possible and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Pendleton Community Bank informing you that your Bounce ProtectionSM limit has been suspended and additional items will be returned. **Unless we advise you differently or you request this service be removed from your account, your limit will be made available to cover overdrafts again the first business day after you bring your account to a positive end-of-day balance.**

What are some of the ways I can access my Bounce ProtectionSM limit? Will my limit be reflected in the balance I receive?

The chart below shows the different ways you can access your Bounce ProtectionSM limit and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my Bounce Protection SM available?	Does the balance provided reflect my Bounce Protection SM limit?
Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No*	N/A
ATM Withdrawal	No*	No
ACH-Auto Debit	Yes	N/A
24/7 Online Banking	Yes	No
Bill Pay	Yes	N/A
24/7 Telephone Banking	Yes	No

*Bounce ProtectionSM service will be made available for ATM or everyday debit card transactions on personal accounts upon your request. Call (304) 358-2311 or visit one of our branches to arrange for your ATM and debit card coverage. No action is required for business accounts.