



PCB
Your Bank for Generations®

Bounce Protection

At times, life can be unpredictable and cause us to lose track of our expenses or account balances. Having a check or other payment returned due to insufficient funds can be costly and inconvenient. 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 help you avoid additional merchant fees and possible damage to your credit that might result if a payment is returned. That's why we provide Bounce Protection, an overdraft service for Pendleton Community Bank's accountholders.

What is Bounce Protection?

Bounce Protection is a discretionary, noncontractual overdraft service that provides you with a safety net up to an automatically assigned overdraft limit. The Bounce Protection 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 a recurring debit card payment. For consumer accounts, if you request us to do so (opt in), we may authorize ATM and one-time debit card transactions by using your available balance and your Bounce Protection limit.

For non-consumer accounts, access to the limit for ATM and one-time debit card transactions will be automatically available.

How does Bounce Protection work?

There are several ways your account may become overdrawn or be subject to an NSF transaction, 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) charges by us pursuant to the terms and conditions of your account; or (5) the deposit of items which, according to the Funds Availability Policy, are treated as not yet available.

As long as you meet eligibility requirements, we may approve your overdraft items within your unused Bounce Protection limit as a non-contractual courtesy.

To be eligible for Bounce Protection, you and your account must meet the following criteria: (1) the account is at least 60 days old; (2) the account is in "good standing*."

*An account is in "good standing" if the accountholder: (a) makes sufficient deposits to bring the account to a positive

end-of-day balance at least once every 30 calendar days (including the payment of all bank fees and charges); and (b) there are no legal orders, levies or liens against the account.

We may refuse to pay an overdraft item even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not eligible as defined in this brochure or if you have exceeded your limit. We may assess an Overdraft/NSF Return Fee of \$35 for each item returned.

If your account becomes temporarily ineligible, your access to Bounce Protection will be restored to cover overdrafts the first business day after your account becomes eligible again, unless we notify you otherwise or you request this service be removed from your account. We reserve the right to limit participation and to suspend, revoke, or discontinue this service without prior notice to you.

What if I go beyond my Bounce Protection limit?

If an insufficient funds payment exceeds the overdraft limit assigned to your account, we generally will not approve the payment of the item, and your payments may be declined or returned to the payee. We may assess an Overdraft/NSF Return Fee of \$35 for each item returned. 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 Protection limit.

Previously returned items may be re-presented for payment by the payee or their financial institution multiple times (representments). It is our policy not to assess overdraft or NSF fees on items that are re-presented. If our processing system inadvertently charges you for a re-presented item, please contact us for a refund of this fee.

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

What does my Bounce Protection cost?

There is no additional cost associated with Bounce Protection unless you use it. If you do use the overdraft limit, you will be charged our Overdraft/NSF Paid Fee of \$35 for each overdraft 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.

For consumer accounts, we will not honor ATM and one-time debit card transactions that would overdraw your account unless you opt in to coverage for these transactions. If you opt in, we may authorize ATM and one-time debit card transactions by using your available balance and your Bounce Protection limit. If you have not opted in to coverage for ATM and one-time debit card transactions and you would like to, or if you would like to revoke your previous authorization, call us at (304) 358-2311 or (866) 722-2651, or visit a branch location for assistance.

An Overdraft/NSF Paid Fee of \$35 will be charged for each ATM and one-time debit card transaction that is authorized and posts against insufficient funds. Your actual balance at the time these transactions post will determine the assessment of fees. Other intervening transactions may result in previously authorized transactions posting against an insufficient balance. Please refer to the Bounce Protection Overdraft Addendum, Determining Your Account Balance, for more information on how your balance is calculated.

The payment order can affect the number of overdraft or NSF items and the amount of the fees you may have to pay. 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.

Multiple insufficient items will result in multiple fees. For example, three paid items in one day will result in three separate fees. To help you manage your account, the total fees you have paid for insufficient items (both paid and returned) during the current statement cycle and year-to-date will be reflected on your periodic checking statement.

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

After your account is open for 60 days, an overdraft limit may be assigned based on eligibility criteria. Locate your account type to reference the corresponding limit.

Kasasa Cash+ Checking	\$ 600
Kasasa Cash Checking	\$600
Kasasa Cash Back Checking	\$600
Community Checking	\$600
Freedom 50 Checking	\$600
Community Business Checking	\$750

If you have more than one account, all eligible accounts will be assigned a limit.

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

The chart below shows the different ways you can access your Bounce Protection limit and indicates whether this limit will be reflected in the balance provided.

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

*Bounce Protection service will be made available for ATM and one-time debit card transactions on consumer accounts upon your request. Call (304) 358-2311 or (866) 722-2651 or visit a branch location to opt in for ATM and debit card overdraft coverage.

This service will be automatically available for non-consumer accounts.

What if I am having trouble repaying an overdrawn balance or frequently using Bounce Protection?

Contact us at (304) 358-2311 or (866) 722-2651 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within 30 days; (2) find that you are using Bounce Protection 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 have other overdraft protection plans, such as a link to your savings or checking account, which may be less expensive than Bounce Protection. 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.

How do I know when I use the overdraft limit?

You may sign up for low balance and transaction alerts for your account through digital banking solutions. We will send you a notice each time overdraft items are paid. However, we have no obligation to notify you before we pay or return any item.

How soon can I use my Bounce Protection?

Your standard Bounce Protection limit may be available 60 days after your account is opened. Once your Bounce Protection limit is available to you, it may continue to be available provided you and your account remain eligible as defined in this brochure.

How quickly must I repay my Bounce Protection?

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 unable to do so, you will receive notice from Pendleton Community Bank informing you that your Bounce Protection coverage has been suspended and additional items will be returned. Your limit will be reinstated to cover overdrafts again the first business day after your account is returned to "good standing", unless we advise you differently or you request this service be removed from your account.

The amount of any overdraft balance including overdraft fees and/or NSF fees that you owe us is due and payable upon demand even if we do not ask you for payment. 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.

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 reconciling your account regularly and managing 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.

Ways to Cover Overdrafts at Pendleton Community Bank	Associated Rates and Fees ¹
Sweep Overdraft Coverage	\$0 sweep fee ²
Bounce Protection	Overdraft/NSF paid fee of \$35.00 for each item

¹ This information is effective as of June 2026. Please ask us about our current specific products, rates, and fees.

² The number of transfers allowed from a savings or money market account each month may be limited and additional fees/consequences for exceeding this limit may apply.

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

If you would like to (1) remove Bounce Protection coverage entirely or (2) revoke your previous authorization for ATM and one-time debit card transaction coverage, call (304) 358-2311 or (866) 722-2651 or visit a branch location for assistance. Even if coverage is removed, insufficient items and associated fees and charges may still apply.

You may remove Bounce Protection coverage from your account at any time, but you are responsible for any overdrawn balances.



Phone (304) 358-2311

Website yourbank.bank