

RCB BANK

Bounce Protection Disclosure

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. RCB has created *Bounce Protection*[™] to help reduce the possibility of a returned item on your account, and to save you the fees that third parties may charge in such case. At RCB Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly.

What is Bounce Protection?

Bounce Protection is a discretionary overdraft service, requiring no action on your part that provides you access to an automatically assigned overdraft limit. Your Bounce Protection limit may be available for checks and other transactions made using your checking account number or automatic bill payment and recurring debit card payments. Also, at your request for Enhanced Bounce Protection, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

How does Bounce Protection Work?

We are not obligated to pay an item presented for payment if your account does not contain sufficient funds; however, as long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. For overdraft privilege 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 Protection as a continuing line of credit; (3) are not subject to any legal or administrative orders, levies, liens (4) are not currently a party in a bankruptcy proceeding whereby you are prohibited from incurring additional debt and/or have not reaffirmed your debt(s), depending on the type of bankruptcy; and (5) avoid engaging in improper behavior or misuse of your account, including Bounce Protection, which may result in removal of Bounce Protection and/or account closure. Please note that the amount of the overdraft plus our Bounce Paid Item Fee of \$32 for each item presented will be deducted from your Bounce limit. Each time the item is presented and returned, the Insufficient (NSF) Return Item Fee of \$32 will be deducted from your account.

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.

What is my Bounce Protection Limit?

Your checking account has a \$500 Bounce Protection Limit.

What if I go beyond my Bounce Protection Limit?

Overdrafts above and beyond your established Bounce Protection limit may result in checks or other items being returned to the payee. The Insufficient (NSF) Return Item Fee of \$32 will be charged per presentation of each item and assessed to your account. An insufficient notice will be sent to notify you of items paid and/or returned.

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 not able to do so, you will receive a letter from RCB Bank informing you that your Bounce Protection 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 after you bring your account to a positive end-of-day balance. If your account remains negative for 40 consecutive days, Bounce Protection will be revoked. If your account remains negative for 45 days, your account will be charged off and reported to the credit bureaus.

What does Bounce Protection cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our standard Bounce Paid Item Fee of \$32 for each overdrawn item created by a traditional paper based check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment (not all inclusive list). You will not be charged a Bounce Paid Item Fee if the ending account overdraft balance is \$5 or less.

Also, if you have requested us to do so, we may add Enhanced Bounce Protection which would allow us to authorize and cover ATM transfers or withdrawals and everyday debit card purchases. We limit the amount of daily overdraft fees for paid and return items that you can incur to \$160 per day. 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 are some of the ways I can access my Bounce Protection limit? Is my Bounce Protection limit reflected in the balance I receive?

Access Point	Is my Bounce Protection Limit available?
Teller	Yes
Writing a Check	Yes
Debit Card (recurring)	Yes
Debit Card (everyday)	No*
ATM Withdrawal	No*
ACH-Auto Debit	Yes
NetTeller Online/Mobile Banking/Anytime Banker	Yes
Automatic Bill Pay	Yes

*Enhanced Bounce Protection service will be made available for ATM and everyday debit card transactions upon your request. Call (855)-226-5722.

The Bounce Protection limit will not be included in the balance provided by bank personnel, through NetTeller, an ATM or Anytime Banker 24-hour information line. When you ask for your balance, please remember the amount we show you does not include your overdraft limit.

How soon can I use my Bounce Protection?

Bounce Protection requires one end of day processing to activate. When it is available will depend on when you opened your account. For example, an account opened on Tuesday, Bounce Protection will be available on Wednesday (after end of day processing on Tuesday night). An account opened on Saturday, Bounce Protection will be available on Tuesday (after end of day processing on Monday night). Processing days are Monday through Friday, excluding federal holidays or other times when the bank is closed or operating under emergency or pandemic conditions or when a technical issue occurs delaying Bounce Protection.

What are my alternatives to using Bounce Protection at RCB 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. However, if a mistake occurs, RCB Bank offers another way to cover overdrafts in addition to Bounce Protection.

Alternatives to Bounce Protection	Associated Fees
Proactive Account Management	\$0
Sweep Transfer from another RCB account	\$5 per transfer

Ways to Manage Your Account	Associated Fees
Review Bank Statements	No Charge
Utilize a check register to track daily spending	No Charge
ATM Balance Inquiries	Fees may apply for inquiries at an ATM not owned by RCB Bank.
Online, Phone, or Mobile Banking	No Charge
E-Mail and/or Text Balance Alerts	Standard carrier fees for data and text messaging may apply.

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

If you would like to have this service removed from your account, please call (855)-226-5722, or drop this signed form by one of our locations. If you prefer mail, please send any signed opt-out forms to the address below. If you wish to change this election, please notify us in writing.

RCB Bank
Attn: Deposit Operations
PO Box 189
Claremore, OK 74018

Opt-Out Notification

I have read RCB Bank’s Bounce Protection Disclosure, and I do not want to participate in Bounce Protection overdraft services. I have read and accept the following statement:

No, I do not want Bounce Protection overdraft services. I understand that RCB Bank will not pay any check or other item without sufficient funds in the account to cover the amount in full. Such check or item will be returned and my account will be charged the standard Insufficient (NSF) Return Item fee in effect at that time. I also understand that reoccurring debit card transactions will be paid even if the account does not have sufficient funds to cover the final settlement amount upon presentment. Our standard Overdraft Paid Item fee in effect at that time will be charged to your account when such recurring debit card transactions cause an overdraft. If you have not opted in to Enhanced Bounce Protection, you will not receive a fee for ATM or everyday debit card transactions that cause an overdraft.

Signature of Account Owner

Date

Print Account Owner Name

Account Number

Fair and Accurate Credit Transaction Act of 2003 Notification:

We may report information about your account to credit bureaus. Overdrafts, insufficient items, late or missed payments, and other defaults may be reflected in your credit report.