



The CHOICE is YOURS.

You need to KNOW.

HOW TO KEEP YOUR DEBIT CARD OVERDRAFT PRIVILEGE.

A new regulation requires us to make some changes to services on your account. Effective August 15th, everyday debit card purchases and ATM transactions will no longer be covered by your Bounce Protection. If you do not have enough money in your account or the funds are not yet available, your card will be denied.

If you want to continue to have this valuable safety net in case of an emergency, you must let us know you want this service or you will lose this flexibility.

Please take the time to consider the ways you use your account and debit card and make the choice that is right for you and your family.

Bounce Protection is a convenient service that provides you and your family with financial flexibility in times when you may not have sufficient funds in your account.

Examples of everyday debit card purchases are:

- Grocery Stores
- Restaurants
- Gas Stations
- Doctor Office
- Pharmacy
- Dry Cleaners
- Anytime you use your debit card for a one-time transaction

**IMPORTANT
NOTIFICATION**

The choice is always yours. We are here to answer your questionsí .
TALK TO US BY CALLING: 256-764-7131

Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. An overdraft fee or insufficient funds fee of \$32.00 will be charged for covering overdrafts that result in a negative balance at the end of the day. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically) such as automatic draft from your health club or insurance company may continue to be covered by your Bounce Protection. Once an overdraft has occurred you are required to bring your account to a positive balance based on our overdraft policy guidelines.