

Bounce Protection

Sometimes, unanticipated expenses or unexpected issues can leave you with too little cash in your checking account. Having checks returned due to insufficient funds can be an embarrassing, costly and inconvenient experience.

At Ohio Valley Bank, we do not encourage overdrafts. As always, we encourage responsible financial management. However, we want to save you from the additional merchant fees and potential damage to your credit history resulting from a returned check.

That's why we provide "Bounce ProtectionSM", a special overdraft privilege service for Ohio Valley Bank's checking customers.

What is Bounce Protection?

Bounce ProtectionSM is an overdraft privilege service that requires no action on your part. You don't have to sign anything. Your Bounce Protection limit amount will be automatically assigned provided that certain criteria is met.

How does Bounce Protection work?

We are not obligated to pay any item presented for payment if your account does not have sufficient funds; however, as long as your account has been maintained 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; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus our paid item OD fee of \$34 for each item up to a maximum of five will be deducted from your overdraft limit. If the item is returned, the returned item NSF fee of \$34 will be deducted from your account. No interest will be charged on the overdraft balance.

How do I know when I use the overdraft limit?

You will receive an overdraft notice in the mail each time items are paid. The notice will show the check number (if available), amount and the paid item OD fee. You will need to subtract the total fees when balancing your checkbook.

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

Locate your account type in the chart below and take note of the corresponding limit. If you have multiple accounts for your household, you may have a limit on all eligible accounts.

Rewards Checking.....	\$ 700
Honors Checking.....	\$ 600
Right Start Checking.....	\$ 600
Easy Checking.....	\$ 600
Earnie NOW.....	\$ 700
Market-Watch.....	\$ 700
Shareholder Gold.....	\$ 700

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 returned item NSF fee of \$34 will be charged per item up to a maximum of five items and assessed to your account. An NSF notice will be sent to notify you of items paid and/or returned.

Questions or Comments? Contact us at:

www.ovbc.com
or 1-800-468-6682



Member FDIC

Bounce Protection

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 quickly as possible, and must do so within 30 calendar days. If you are not able to do so, you will receive a letter from Ohio Valley Bank informing you that your Bounce Protection limit has been suspended and additional items will be returned.

What does my Bounce Protection privilege cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our paid item OD fee of \$34 for each overdrawn item paid under the limit. For example, the maximum of five paid items in one day will result in \$170 in paid item OD fees. In addition, if your account remains overdrawn for six consecutive business days, a Continuous Overdraft fee of \$3 will be charged and will be charged again every day the account balance remains in the negative, based on end of day balance. This means that you may incur a maximum daily fee of \$173. 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 shown on your monthly check statement, and you will receive a notice if a Continuous Overdraft Fee is incurred.

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 or not this limit will be reflected in the balance provided.

Access Points	Is my overdraft Privilege limit available?	Does the balance provided reflect my overdraft privilege limit?
Teller	Yes	No
Writing a Check	Yes	- NA
Debit Card	Yes*	- NA
ATM Withdrawal	Yes*	No
ACH-Auto Debit	Yes	- NA
OVB Line	Yes	No
NetTeller	Yes	No
Text Banking	Yes	No
Mobile Banking	Yes	No

*Must "Opt In" to Bounce Protection with Card to use the privilege when using your bank card.

How soon can I use my Bounce Protection?

If you are a new account holder, you may be able to use the overdraft privilege service 60 days after opening your account, assuming your account is in "good standing" as defined by this brochure.

What are some ways I can cover overdrafts at Ohio Valley Bank?

The best way to avoid overdrafts and fees is to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly and manage your finances responsibly.

Use of NetTeller or OVB Line Transfers are another free way of covering overdrafts. You can make a Telephone Transfer by calling the bank, with a fee of \$5. However, if a mistake occurs, Ohio Valley Bank offers Bounce Protection as an additional way to cover overdrafts.

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

If you would like to have this service removed from your account, please call (740) 446-2631.