

BOUNCE PROTECTION

**KS StateBank
Westloop Branch
1010 Westloop
Manhattan, KS 66502**

An insufficient balance could result in several ways, such as (a) the payment of checks, electronic funds transfer, or other withdrawal requests; (b) payments authorized by you; (c) returned deposit items; (d) the imposition of Bank service charges; or (e) the deposit of items which, according to the Bank's Funds Availability Policy, are treated as not yet available or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds. However, if you maintain your account in good standing, defined as making regular deposits to bring your account to a positive balance at least once every 30 days, and there are not legal orders outstanding, we may approve your reasonable overdrafts as a non-contractual courtesy.

Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type, including overdraft or insufficient funds charges. We may refuse to pay an overdraft for you at any time, even though we may have previously paid overdrafts for you. You will be notified by mail of any insufficient funds items paid or returned that you may have; however, we have no obligation to notify you before we pay or return any item.

The amount of any overdraft plus overdraft and/or insufficient funds fee(s) that you owe us shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdraft, plus our overdraft and/or insufficient funds fee(s). You can access your Bounce Protection limit through any teller, ATM or Debit Card purchase. You must opt in for Bounce Protection to apply to ATM or Debit Card transactions.

LIMITATIONS: Available after a 60 day waiting period to individually owned accounts in good standing for personal or household use. KS StateBank reserves the right to limit participation to one account per household and to lower your Bounce Protection limit or discontinue this product at any time.

If you would like to Opt Out of receiving this Bounce Protection coverage, please email Client Care at clientcare@ksstate.bank, give us a call at 800-588-6805, or talk to your Personal Banker.

**Member
FDIC**