

How soon can I use my Bounce Protection?

If you are a new customer, we will advise you 45 or more days after your account is opened that you may use the overdraft privilege service. This is provided you have maintained satisfactory activity in the account, including regular deposits, consistent with our internal standards for new account types that may offer Bounce Protection. Once you are notified your Bounce Protection limit is available to you, it may continue to be available provided you maintain the account in “good standing” as defined in this brochure.

What are some other ways I can cover overdrafts at RiverHills 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, RiverHills Bank offers additional ways to cover overdrafts in addition to Bounce Protection.

Ways to Cover Overdrafts at RiverHills Bank	Example of Associated Fees*
Good account management	\$0
Sweeps from checking or savings account	\$2 transfer fee
Overdraft Protection Ready Access	Variable rate at 5% over Wall Street Journal prime rate with a floor of 10%*
Bounce Protection	Overdraft fee of \$34 for each item

* This information is effective as of February 2018 and is provided as examples. Please ask us about our current specific products, rates and fees. Annual Percentage Rate subject to change without notice.

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 (601) 636-1445.

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C U S T O M E R P O L I C Y

There are several ways your account can become overdrawn, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you (i.e. signature-based point of sale transactions); (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) the deposit of items which, according to the bank’s Funds Availability Policy, are treated as not yet available or finally paid.

While we are not obligated to pay any item presented for payment if your account does not contain enough money, 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) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 consecutive 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) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks beginning with the lowest dollar amount, per the bank’s policy. 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. Also, please be aware that the order we pay your items in may create multiple overdraft items in a single banking day and you will be charged our overdraft fee of \$34 for each overdraft item paid (maximum of four fees per day).

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank’s overdraft fee of \$34 per item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively or seem to be using Bounce Protection as a regular line of credit. You will be charged a NSF fee of \$34 for each item returned (maximum of four fees per day).

We will notify you promptly of any non-sufficient 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 including our overdraft fee of \$34 and/or a NSF fee of \$34 that you owe us is due and payable upon demand. Even if we do not ask you for payment, you must repay us, no later than 30 consecutive days after the creation of the overdraft. If there is an overdraft on an account with more than one owner on the signature card, each owner and agent, if applicable, is jointly and severally liable for all overdrafts including all fees charged.

Bounce Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your checkbook regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call (601) 636-1445.

Please note that your Bounce Protection limit may be available for each item paid under limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees. When you ask for your account balance, please remember the amount we show you does not include your overdraft limit.

LIMITATIONS: Bounce Protection is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. RiverHills Bank reserves the right to limit participation to one account per household and to suspend, revoke, deny or discontinue this service without prior notice.

RiverHills Bank Locations

100 Fountains Blvd.
Madison, MS 39110
(601) 853-1181

702 Market St.
Port Gibson, MS 39150
(601) 437-4271

1400 Hwy. 61 North
Vicksburg, MS 39183
(601) 636-1445

2125 North Frontage Rd.
Vicksburg, MS 39180
(601) 661-7312

24-HOUR TOUCH TONE BANKING
(601) 636-5221
(601) 437-3400
(601) 853-2535



www.riverhillsbank.com

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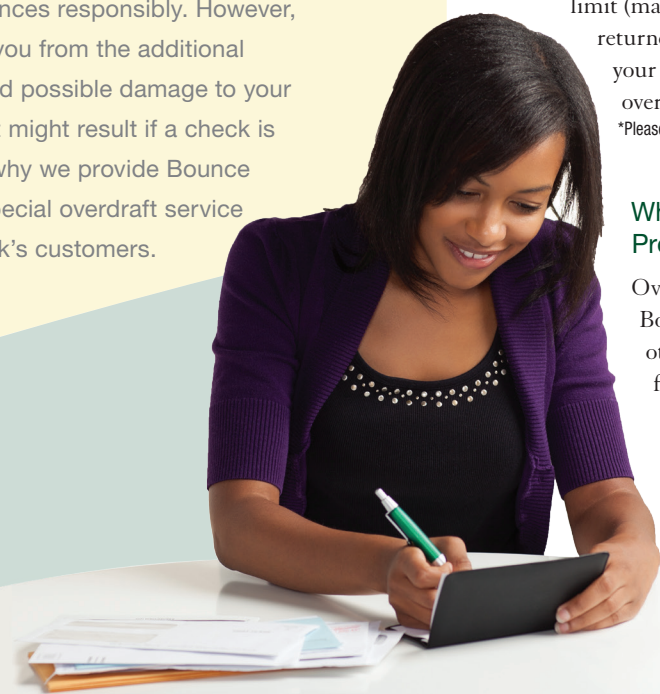
A SPECIAL
SERVICE
FOR YOUR
CHECKING
ACCOUNT





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.

At RiverHills Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That’s why we provide Bounce Protectionsm, a special overdraft service for RiverHills Bank’s customers.



What is Bounce Protectionsm?

Bounce Protection is a discretionary overdraft service, requiring no action on your part, that provides you a safety net up 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, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

How does Bounce Protection work?*

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) deposit enough money to bring your account to a positive end-of-day balance at least once every 30 consecutive 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 overdraft fee of \$34 for each item will be deducted from your overdraft limit (maximum of four fees per day). If the item is returned, the NSF fee of \$34 will be deducted from your account. No interest will be charged on the overdraft balance.
*Please refer to the customer overdraft policy for additional details.

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

What does Bounce Protection cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our overdraft fee of \$34 for each overdrawn item created (maximum of four fees per day) by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers or withdrawals and everyday debit card purchases. Your available balance may be affected by authorizations which could create additional overdrafts and associated fees

For example, four paid items in one day will result in \$136 in overdraft fees. 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 is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

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

RiverHills Checking	\$600
RiverHills Interest Checking	\$800

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 consecutive days. If you have an overdraft outstanding for more than 30 consecutive days, the bank may suspend your Bounce Protection and reserve the right to close the account and take appropriate action for collection of the overdraft.

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 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 Bounce Protection limit available?	Does the balance provided reflect my Bounce Protection limit?
Teller	Yes	No
Writing A Check	Yes	-NA-
Debit Card (recurring)	Yes	-NA-
Debit Card (everyday)	No**	-NA-
ATM Withdrawal	No**	No
ACH-Auto Debit	Yes	-NA-
Online Banking	Yes	No
Bill Pay	Yes	-NA-
24-Hour Touch Tone Banking	Yes	No

**Bounce Protection service will be made available for ATM or everyday debit card transactions upon your request. Call (601) 636-1445 or visit one of our branches to arrange for your ATM and debit card coverage.

What if I am having trouble repaying my Bounce Protection or use it frequently?

Please contact us at (601) 636-1445 if you: (1) do not believe you will be able to bring your account to a positive end-of-day balance within the required time period; (2) find that you are using Bounce Protection more often than you intend; or (3) don’t understand why your account becomes overdrawn. We would like to discuss your situation with you.

Following regulatory guidance, we will contact you if you are paying multiple overdraft fees (i.e., more than six fees in a rolling 12-month period), to discuss possible alternatives to Bounce Protection that may better meet your short term credit needs. In the event you ask us to stop contacting you because you have determined Bounce Protection is appropriate for your needs, we will honor your wishes. However, if we identify that the number and frequency of overdrafts increases materially for an extended period of time at some point after that, we may contact you again to ensure Bounce Protection is still the most appropriate option available to you for covering your short term credit needs.