

Updates to RiverHills Bank Bounce Protection

Effective February 15, 2016

January 4, 2016

Dear Valued Customer,

Your new Bounce Protection limit is \$600.

As you may know or have experienced, RiverHills Bank has had a Bounce Protection program for many years. The purpose of this letter is to let you know about changes to the program, based on your checking account type, and to help you understand Bounce Protection, its limitations and how the service works. As a RiverHills Bank Regular Checking, Free Checking or Senior Citizens Checking account holder, you have already been notified or will be soon that your account will be converted to a RiverHills Checking account effective February 15, 2016. Changes to Bounce Protection will also commence on the same date.

As always, we encourage you to manage your finances responsibly; however, as long as you maintain your account in "good standing," we may approve your overdrafts 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.

Your new Bounce Protection limit may:

- Provide you with a safety net up to \$600, (including overdraft fee of \$30 per item, maximum of three fees per day) that may protect you if you overdraw your account.
- Save you the unnecessary embarrassment (and additional charges) associated with having a check returned to a merchant.

As in the past, we will continue to notify you if an overdraft occurs. You should keep track of your account by entering all items in your check register, reconcile your check book regularly and manage your finances responsibly. The total fees you have paid for overdraft and NSF items during the current month and for the year-to-date will be reflected on your monthly statement.

Please read the Bounce Protection Customer Policy printed on the back of this letter, which will further clarify any questions you may have.

In the event you would like to have this service removed from your account, please call 601.636.2078. RiverHills Bank also offers other overdraft protection services.

At RiverHills Bank, we believe Bounce Protection is one more way we can let you know how much we appreciate your business.

Sincerely,

Gloria Dorsey
Bounce Protection Representative

Bounce Protection Customer Policy

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 in which we pay your items may create multiple overdraft items in a single banking day and you will be charged our overdraft fee of \$30 for each overdraft item paid (maximum of three 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 \$30 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 \$30 for each item returned (maximum of three 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 \$30 and/or a NSF fee of \$30 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 601.636.2078.

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.