



Belgrade State Bank
Bounce Protection Opt-In

I, _____ give Belgrade State Bank the authorization to apply the Bounce Protection to my account, number _____. I fully understand that any transactions that reflect a negative balance will result in an Overdraft/NSF fee of \$29.50 per transaction. With the Bounce Protection, I understand that if my account is negative for more than 30 days, the Bounce Protection will be removed and access to the Bounce Protection will no longer be available to my account.

An NSF charge of \$29.50 may be charged PER presentation of a debit item (Ex: Check, Draft, In-Person Withdrawals, or other electronic means). For example, you write a check from your account, the check is returned for insufficient funds, we may charge you an Insufficient Funds Charge of \$29.50. That same check is then re-presented to us for payment, and the check is returned for insufficient funds again, we may charge you another Insufficient Funds Charge for the re-presentation.

****The bank has the authority to remove Bounce Protection at any time without notice****

Customer Signature _____ Date _____

Bank Employee Signature _____ Date _____