

### Courtesy Advance Program

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (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. We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Courtesy Advance 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 Courtesy Advance 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 low to high, 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 of item payment may create multiple overdraft items during a single banking day for which you will be charged our Overdraft Fee of \$35 for each overdraft item paid.

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 \$35 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 Courtesy Advance excessively or seem to be using Courtesy Advance as a regular line

of credit. You will be charged a Non-sufficient Funds Fee of \$35 for each item returned.

You will be promptly notified 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 \$35 and/or a Non-sufficient Funds Fee of \$35 that you owe us shall be due and payable upon demand, but if no demand is made, no later than 30 calendar 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, shall be jointly and severally liable for all overdrafts inclusive of fees.

Courtesy Advance 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 check book regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please visit your local office or notify us in writing at:

**Commercial Bank  
Customer Support  
PO Box 400  
Harrogate, TN 37752**

Please note that your Courtesy Advance limit may be available for each item paid under the 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. The limit will not be included in the balance provided during an inquiry.

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

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# COURTESY ADVANCE

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 Commercial 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 Courtesy Advance, a special overdraft service for Commercial Bank customers.

### What is Courtesy Advance?

Courtesy Advance 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 Courtesy Advance limit may be available for checks and other transactions made using your checking account number 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.

### What does my Courtesy Advance cost?

There is no additional cost associated with this privilege unless you use it. You will be charged our Overdraft Fee of \$35 for each overdrawn item created 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. For example, three paid items in one day will result in \$105 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.

### How does Courtesy Advance work?

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Courtesy Advance 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 Courtesy Advance 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 \$35 for each item will be deducted from your overdraft limit. If the item is returned, the Non-sufficient Funds Fee of \$35 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 each time items are paid, including fees. We recommend E-notices for fastest notification. You will need to subtract the total fees when balancing your checkbook.

### How soon can I use my Courtesy Advance?

You may be able to use the overdraft privilege service 30 days after your account is opened. You will receive a letter informing you when it is available.

Access points	Is my overdraft privilege available?	Does the balance provided reflect my overdraft privilege limit?
Teller	Yes	No
Writing a Check	Yes	N/A
Debit Card (recurring)	Yes	N/A
Debit Card (everyday)	No**	N/A
ATM Withdrawal	No**	No
ACH- Auto Debit	Yes	N/A
Online Banking	No	No
Bill Pay	Yes	N/A
Telephone Banking	No	No

\*\* Courtesy Advance service will be made available for ATM or everyday debit card transactions upon your request. Call 423-869-5151 or visit one of our branches to arrange for your ATM and debit card coverage.

### What is my Courtesy Advance limit? If I have 2 checking accounts, can I get Courtesy Advance 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 all eligible accounts. Limits may be different for accounts opened before Feb. 3, 2014. Ask your CSR.

BaZing.....	\$400
Basic Checking.....	\$400
NOW Account.....	\$400

### What if I go beyond my Courtesy Advance limit?

Overdrafts above and beyond your established Courtesy Advance limit may result in checks or other items being returned to the payee. The Non-sufficient Funds Fee of \$35 will be charged per item and assessed to your account. An NSF notice will be sent to you for items returned. We recommend signing up for E-notices for fastest notification.

### How quickly must I repay my Courtesy Advance?

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 calendar days. If you are not able to do so, you will receive a letter from Commercial Bank informing you that your Courtesy Advance limit has been suspended and additional items will be returned.

### What are some other ways I can cover overdrafts at Commercial Bank?

The best way to avoid overdrafts and bounced check fees is to manage your account so you don't overdraw it. However, if a mistake occurs, Commercial Bank offers ways to cover overdrafts in addition to Courtesy Advance. You may apply for an interest-bearing line of credit to cover overdrafts.

### What if I do not want to have Courtesy Advance on my account?

If you would like to have this service removed from your account, please call Customer Support at 423-869-5151.