

Volunteer State Bank Additional Balance Terms

If applicable, your available balance includes overdraft funds from an authorized overdraft limit, a line of credit or other deposit account. Additional funds cover consumer ATM and Check (debit) card transactions only with your authorization. NSF Items Paid, NSF Items Returned, and Authorized Overdraft Charges are \$33 per item and Daily Overdraft Fees are \$5 per day beginning on the 4th consecutive business day the account is overdrawn. These fees are waived if the account is overdrawn less than \$10. The maximum total Authorized and Daily overdraft charge on personal checking accounts is \$137 per business day. An overdraft may result from a check, ATM or in person withdrawal or other electronic means. Overdrafts are due and payable upon demand. We may refuse to pay an overdraft at any time, for any reason, even though we may have previously paid overdrafts.