



March 12th, 2018

Name 1
Address Line 1
Address Line 2
City, ST, Zip

Dear Valued Field & Main Bank Customer,

At Field & Main Bank, we are constantly seeking ways to better serve our customers. Therefore, we will automatically provide you with a special overdraft privilege called **Bounce Protection** for your *HOMETOWN CHECKING BT* personal checking account. As always, we encourage you to manage your finances responsibly. As long as you maintain your checking account in good standing (*defined as making regular deposits and bringing your checking account to a positive balance at least once every 30 days*), **Bounce Protection** may:

- Provide you with a safety net of \$800 to protect you if you overdraw your account.
- Save you the unnecessary embarrassment (and additional charges) associated with having a check returned to a merchant.

Bounce Protection is a non-contractual courtesy and requires no action on your part. You do not have to sign anything and there are no fees other than our standard NSF fee for each item overdrawn. As in the past, we will continue to notify you if an overdraft occurs. You should not consider or use **Bounce Protection** as a line of credit or as a regular source of funds. For additional information, please review the attached document titled "Bounce Protection Customer Overdraft Policy". If you desire to opt-out of this service, please complete and return the aforementioned form in the attached return envelope.

Bounce Protection will automatically apply to checks and other transactions made using your checking account number, up to the specified limit above. However, debit card, ATM, and other electronic transactions do not qualify unless you **opt-in** allowing these items to be paid through **Bounce Protection**. In order to authorize and pay overdrafts on debit card, ATM, and other electronic transactions, opt-in by calling 270-831-1589 or return the completed form included with this mailing titled "**What You Need to Know about Overdrafts and Overdraft Fees**".

Thank you for entrusting us with your financial service needs.

Sincerely,

A handwritten signature in black ink, appearing to read "KH", written over a light blue horizontal line.

Kyle Hittner, Director of Brand Experience, VP

FIELDANDMAIN.COM

LOC | 140 N. MAIN STREET
HENDERSON, KY 42420

TEL | (270) 831-1500



EQUAL HOUSING LENDER

Member FDIC



March 12th, 2018

Name 1
Address Line 1
Address Line 2
City, ST, Zip

Dear Valued Field & Main Bank Customer,

At Field & Main Bank, we are constantly seeking ways to better serve our customers. Therefore, we will automatically provide you with a special overdraft privilege called **Bounce Protection** for your *Business Checking BT* commercial checking account. As always, we encourage you to manage your finances responsibly. As long as you maintain your checking account in good standing (*defined as making regular deposits and bringing your checking account to a positive balance at least once every 30 days*), **Bounce Protection** may:

- Provide you with a safety net of \$1,500 to protect you if you overdraw your account.
- Save you the unnecessary embarrassment (and additional charges) associated with having a check returned to a merchant.

Bounce Protection is a non-contractual courtesy and requires no action on your part. You do not have to sign anything and there are no fees other than our standard NSF fee for each item overdrawn. As in the past, we will continue to notify you if an overdraft occurs. You should not consider or use **Bounce Protection** as a line of credit or as a regular source of funds. For additional information, please review the attached document titled "Bounce Protection Customer Overdraft Policy". If you desire to opt-out of this service, please complete and return the aforementioned form in the attached return envelope.

Thank you for entrusting us with your financial service needs.

Sincerely,

A handwritten signature in black ink, appearing to read "Kyle Hittner".

Kyle Hittner, Director of Brand Experience, VP

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HENDERSON, KY 42420

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EQUAL HOUSING LENDER

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