



## PEOPLES BANK

210 DEXTER L WOODS BLVD • P.O. BOX 718, WAYNESBORO, TENNESSEE 38485  
(931) 722-3608 • FAX (931) 722-5200

April 1, 2011

Dear Customer:

Effective May 2, 2011, we will no longer be able to offer our overdraft protection program called Bounce Protection®.

### **How This Affects Your Debit or ATM Card:**

If you do not have sufficient funds in your account at the time you use your card, the transaction will be denied.

### **How This Affects Checks You Write:**

We will continue to pay checks in overdraft on a case-by-case basis, and a \$25.00 fee per check will be charged to your account. If we do not pay your check in overdraft, the check will be returned and a \$25.00 fee per check will be charged to your account.

### **Why This is Changing:**

You may have heard and read of new federal government regulations regarding overdraft protection and the fees banks can charge for them. We have researched the effects of these new laws on you, our valued customer, and the bank. We have determined that the most economical way to meet your needs and the requirements of the new laws is to discontinue the Bounce Protection® program.

### **Is There Another Overdraft Program You Can Use?**

Yes. We still offer the automatic transfer program. This program will automatically transfer funds needed to cover your overdraft from any other account you have at our bank. The fee for this service is \$5.00 per transfer. If you would like to sign up for this program, please call one of the phone numbers below.

If you have questions about anything we have discussed above, please do not hesitate to call us. You are the People in Peoples Bank, and we value and appreciate your continued business!

PEOPLES BANK

Toll-Free: 877-656-3311

Clifton  
931-676-3311

Waynesboro  
931-722-3608

Hohenwald  
931-796-3777



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