

Introducing Courtesy Overdraft Privilege from North Valley Bank

What Can Courtesy Overdraft Privilege Mean to You?

Some of us occasionally find ourselves a little short on funds, which can inadvertently result in an overdraft. If something like this happens to you, Courtesy Overdraft Privilege may save you embarrassment, time, money and hassle.

A Mistake in Your Checkbook

Have you ever forgotten to make an entry in your checkbook that resulted in an overdraft? With Courtesy Overdraft Privilege your overdraft may be covered.

Communication Between Multiple Account Holders

You have two members of the family with access to one account and someone forgets to mention an ATM transaction or debit card purchase. If the communication error results in an overdraft, it may be covered.

An Unexpected Bill

You have a car repair bill or unexpected medical expense that causes an overdraft. Your overdraft may still be covered.

Flexibility

You may be able to make a purchase before you are able to make a transfer or deposit within the same business day.

Courtesy Overdraft Privilege is a discretionary overdraft service from your Bank. Rather than automatically returning insufficient funds items that you may have, we will consider payment of your reasonable overdrafts.

Courtesy Overdraft Privilege Policy (Discretionary Overdraft Service Description)

It is the policy of North Valley Bank to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

An overdraft may result from: A) Checks, transactions made using your checking account number, ATM and every day debit card transactions, recurring debit transactions, and automatic bill payments; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; D) The imposition of bank service charges; or E) 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 collected funds. Rather than automatically returning, unpaid, any non-sufficient funds items that you may have, if your eligible account has been open for at least thirty (30) days and thereafter you maintain your account in good standing, which includes at least: (A) Continuing to make deposits consistent with your past practices; (B) You are not in default on any loan obligation to North Valley Bank; (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days; (D) Your account is not the subject of any legal or administrative order or levy (E) You have not filed bankruptcy, we will consider - as a discretionary courtesy or *service and not a right of yours nor an obligation on our part - approving reasonable overdrafts up to your approved limit. ATM and everyday debit card transactions on and after July 1st for new customers and August 15th for existing customers will be declined unless you have asked us to authorize those items as part of your Courtesy Overdraft approved limit. As set forth in our fee schedule, North Valley Bank's standard NSF Paid Item Fee of \$27 will be assessed to your account for each non-sufficient funds item up to a maximum of 6 charges per day along with a daily sustained overdraft fee of \$7 which will begin on the 5th consecutive day of overdraft. Total overdrafts of less than \$5.00 will not be assessed a NSF Paid Item Fee of \$27, however daily sustained overdraft fees still apply.

We may refuse to pay an overdraft for you at any time, even though your account is in good standing and even though we may have previously paid overdrafts for you. You will be notified by mail 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 overdrafts plus applicable fees shall be due and payable upon demand. If there is an overdraft paid by us on an account with more than one (1) owner on the signature card, each owner, and agent if applicable, drawing/presenting the item creating the overdraft, shall be jointly and severally liable for such overdrafts plus all applicable fees.

Optional Overdraft Protection Services: You may apply for overdraft protection from an established line of credit account and/or funds transfer from a designated asset account. If you qualify for these services, you may save money on the fees/charges you pay us for Courtesy Overdraft Privilege.

Limitations: We may limit the number of accounts eligible for the Courtesy Overdraft Privilege* service to one account per household. All savings, MMDA, public fund/charitable organization accounts, Health Savings accounts and some minor accounts are not eligible.

*The Courtesy Overdraft Privilege service does not constitute an actual or implied agreement between you and North Valley Bank. Nor does it constitute an actual or implied obligation of or by the bank. This service represents a purely discretionary courtesy or privilege that the bank may provide to you from time to time and which may be withdrawn or withheld by the bank at any time without prior notice or reason or cause.



Get More.



1-866-869-MORE (6673)

www.novb.com

Member FDIC

In addition to account management tools, such as online banking, e-statements, goBanking, e-Alert, and Tele-Banc, North Valley Bank also offers Courtesy Overdraft Privilege to customers in qualifying checking account products.

What is Courtesy Overdraft Privilege?

Courtesy Overdraft Privilege is a non-contractual courtesy that we provide to our customers with qualifying checking account products. We may authorize and pay overdrafts caused by checks, transactions made using your checking account number (ACH), recurring debit transactions, and automatic bill payments up to your approved limit (refer to chart and product for limit amount).

Beginning July 1, 2010 for new customers and August 15, 2010 for existing customers, we will not authorize and pay overdrafts caused by ATM and everyday debit card transactions* unless you ask us to. This means that transactions made at an ATM machine or at a merchant location will be declined if there are not sufficient funds in your account.

*Every day debit card transactions are defined as purchases made with your debit card on a day-to-day basis (excludes all checks and payments)

By participating in Courtesy Overdraft Privilege instead of returning a check to the merchant, the Bank may pay your check up to your courtesy overdraft limit (see chart), saving you additional charges from the merchant or a collection company. We will charge our normal NSF Paid Item fee for each item, and send you a notice each time an overdraft occurs.

Please, always manage your finances responsibly and know that if you have an occasional overdraft, North Valley Bank's Courtesy Overdraft Privilege may help.

How can Courtesy Overdraft Privilege benefit me?

Courtesy Overdraft Privilege may save you the embarrassment and expense of a returned check when you make an honest mistake in your checkbook or have occasional unplanned expenses. Instead of returning checks unpaid, we may automatically pay them for you, up to your courtesy overdraft limit. (See chart on next panel.)

How do I sign up?

You do not have to sign up for Courtesy Overdraft Privilege. When your account has met the requirements for eligibility (see the Courtesy Overdraft Privilege policy for criteria) we will mail you a letter informing you of the activation of your Courtesy Overdraft Privilege limit. As long as your account continues to meet the requirements of our Courtesy Overdraft Privilege policy, at our discretion we may pay your occasional overdraft. Beginning July 1, 2010 for new customers and August 15, 2010 for existing customers you will need to "Opt In" if you would like to have your ATM and every day debit card transactions included in your approved limit.

To Opt In for this continued coverage, simply call 1-866-869-MORE (6673), or visit www.novb.com for the Disclosure and Opt In Form.

Can I later choose to opt-out?

You can choose to opt-out of this program at any time; however items that create an overdraft will be returned and the standard NSF Returned Item fee of \$27 per item up to a maximum of 6 per day will be assessed to your account. ATM withdrawals and everyday debit card transactions will be declined.

\$300	\$600	\$1,000
COURTESY OVERDRAFT PRIVILEGE		
Student Checking	goChecking 50+ Checking Business Checking Simple Interest Checking Other Checking Products	High Yield Checking Commercial Checking Enterprise Checking

What if I go over my Courtesy Overdraft Privilege limit?

If you exceed the Courtesy Overdraft Privilege limit, any additional items will be returned or declined when presented for payment.

Is there a charge for Courtesy Overdraft Privilege?

We will charge our standard Paid NSF Item fee of \$27 for each insufficient item up to a maximum of 6 items daily, as described in our Courtesy Overdraft Privilege policy. Total overdrafts of less than \$5.00 will not be assessed a NSF Paid Item Fee of \$27, however daily sustained overdraft fees still apply. The charges associated with Courtesy Overdraft Privilege are also listed in the Schedule of Fees & Charges. Don't forget to subtract any fees from your checkbook balance.

If I use my Courtesy Overdraft Privilege, how long do I have to bring my account back to a positive balance?

You should bring your checking account to a positive balance as soon as possible. To avoid our daily sustained overdraft fee of \$7 you should bring your account to a positive balance before the 5th consecutive day of overdraft. To keep your account in good standing, you have 30 days to pay any overdraft and associated fees. However, depending on the situation, we can ask for repayment at any time. Any deposit made automatically or by you will first be applied to any overdrawn balance and associated fees.

What happens if I can't bring my account to a positive balance?

With Courtesy Overdraft Privilege you have up to 30 days to bring your account to a positive balance. If you still have a negative balance at that time, your Courtesy Overdraft Privilege and debit card will be suspended until the account is returned to good standing, regardless if you've reached your maximum overdraft limit or not. If your account remains overdrawn for more than 30 days, you could lose checking privileges at this institution.

Overdrafts should never be used to finance ordinary or routine expenses- and you should not rely on overdrafts to cover these expenses. If at any time you feel you need help with your financial obligations please contact our Customer Resource Center at 1-866-869-MORE (6673).

*Refer to our Courtesy Overdraft Privilege policy for more details.