

Customer Name: _____ Account Number: _____

BOUNCE PROTECTION ENROLLMENT FORM

Bounce Protection is an optional service for our customers under which we may, in our discretion, pay an Item exceeding your Available Balance presented against your account and charge you an Overdraft fee, instead of returning the Item unpaid and not charging you a fee. Please review the Terms and Conditions of Your Account for additional details and definitions of terms, including the sections titled “Bounce Protection Overdraft Program” and “Overdrafts and Non-Sufficient Funds”.

Bounce Protection covers paper checks and other transactions (such as teller withdrawals, automatic ACH bill payments, and recurring debit card payments) that exceed your Available Balance. We will assess an Overdraft Charge of \$36 to any Items greater than \$10 paid using Bounce Protection when your Available Balance at the end of day is negative by more than \$10. However, we will not charge you more than three Overdraft Charges per day (a maximum of \$108 per day).

If you also enroll in optional ATM and Debit Card Overdraft Protection, then we may also authorize and pay ATM transfers or withdrawals and everyday (non-recurring) debit card purchases that overdraw your account using Bounce Protection and charge you an Overdraft Fee.

You may remove Bounce Protection from your account at any time by calling 760-243-2140 or by visiting a branch.

By signing below, you acknowledge you are requesting to enroll this account in Bounce Protection.

Customer Signature: _____ Date: _____

If you would like to enroll in Bounce Protection, complete and return the form using one of the following methods:

1. **Mail it to:** Flagstar Bank, Mail Stop 4-323, 301 W Michigan Ave., Jackson, MI 49201-9987
2. **Take it to a branch.** Visit dcbk.org/locator to find your nearest branch.

Customer Notice: If we do not have a signed form on file for your account, the account is not enrolled in Bounce Protection.