

What are some other ways I can cover overdrafts at Clinton Savings Bank?

The best way to avoid overdrafts and fees is to manage your account balance closely by recording all checks, debit card purchases and payments, as well as ATM or online transactions. Clinton Savings' Online Banking at clintonsavings.com is a simple and easy way to view your account information at any time – we even offer a free service that texts your balances to your cell phone anytime you need it. However, even with the best financial management unexpected situations can occur. This is why CSB offers these additional options to cover overdrafts:

Other Ways to Cover Overdrafts at Clinton Savings Bank	Associated Fees
Moneyline of Credit A revolving line of credit linked to your account. Moneyline serves as overdraft protection that is activated in increments of \$25 to cover unavailable/insufficient funds transactions – you'll never worry about overdraft fees again!	15.00% Annual Percentage Rate. All rates subject to change without notice. Please see Rate Solutions pamphlet or a Customer Service representative for current rate.
Establish link to another account Set up a specific overdraft link to another account and when items are presented against insufficient or uncollected funds, for a small transfer fee, the item will be paid with funds from the linked account.	Please see Fee Schedule for current transfer fee.

What if I do not want to have Bounce Protection on my checking account?

If you would like to have this service completely removed from your account, please call 888-744-4272 (4CSB) or stop by one of our branch offices.

Bounce ProtectionSM

Customer Policy

An insufficient balance can result from several events, such as (1) the payment of checks, electronic funds transfers or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) bank service charges; or (5) 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 funds.

As long as you maintain your account in "good standing," we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy. For overdraft privilege consideration, your account is in "good standing" if you (1) make sufficient deposits to bring your account to a positive balance at least once every 14 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts; and (3) have no legal orders, levies or liens against your account.

In the normal course of business, we generally pay electronic transactions first and then checks beginning with the highest dollar amount, per the bank's policy. We reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account. Also, please be aware that the order of item payment may create multiple overdraft items during a single banking day for which you will be charged our insufficient or uncollected funds charge of up to \$25 for each item presented.

You may opt out of the privilege at any time, but you are responsible for any overdrawn balances at the time of opting out. Normally, we will not approve an overdraft for you in excess of the predetermined amount assigned to your account type. So as not to exceed your limit, please note that the amount of the overdraft plus the bank's insufficient or uncollected funds charge of up to \$25 for each item will be deducted from the overdraft limit.

We may refuse to pay an overdraft item at any time even though we may have previously paid overdrafts for you. For example, we typically do not pay overdraft items if your account is not in good standing as defined above, or, if based upon our review of your account management, we determine that you are using Bounce Protection excessively. You will be charged an insufficient or uncollected funds charge of up to \$25 for each item presented.

You will be promptly notified of any items presented against insufficient or uncollected funds that you may have; however, we have no obligation to notify you before we pay or return any item. The amount of any overdraft including our insufficient or uncollected funds charge of up to \$25 for each item that you owe us shall be due and payable upon demand, but if no demand is made, no later than 14 calendar days after the creation of the overdraft. If there is an overdraft on an account with more than one owner, each owner and agent, if applicable, shall be jointly and severally liable for all overdrafts inclusive of fees.

Bounce Protection should not be viewed as an encouragement to overdraw your account. To avoid fees, we encourage you to keep track of your account balance by entering all items in your check register, reconcile your check book regularly, and manage your finances responsibly. If you would like to have this service removed from your account, please call 888-744-4272 (4CSB) or stop by one of our branch offices.

Please note that your Bounce Protection limit may be available for each item paid under the limit created by checks and other transactions made using your checking account number, such as a teller withdrawal, an automatic payment (ACH) transaction, or automatic bill payment and recurring debit card payment. Also, at your request, we may authorize and pay ATM transfers or withdrawals and everyday debit card purchases using your limit.

LIMITATIONS: Bounce Protection is a non-contractual courtesy that is available to individually/jointly owned accounts in good standing for personal or household use. Clinton Savings Bank reserves the right to limit participation to one account per household and to revoke or discontinue this service without prior notice.

Telephone Connecting all offices:
978-365-3700 / 888-744-4272(4CSB)

Office Locations

24-hour ATM service available in all locations

Bolton
563 Main Street
978-779-2857

Berlin
35 Central Street
978-838-2286

Boylston*†
81 Shrewsbury Street
508-869-3122

Clinton*†
200 Church Street
978-365-3700

Sterling*†
1 Main Street
978-422-8133

West Boylston†
231 West Boylston Street
508-835-9944

*Safe Deposit Boxes Available. †Night Depository

Additional ATM and cash machine locations

Pam's Place
382 Water Street
Clinton, MA

O'Malley's Gas Station
531 Main Street
Clinton, MA

Bolton Orchards
Routes 110 & 117
Bolton, MA
(full service ATM)

Cyprian Keyes Golf Club
284 East Temple Drive
Boylston, MA

Berlin General Store
19 Central Street
Berlin, MA

Clinton Hospital - UMass Memorial
201 Highland Street
Clinton, MA

For 24-hour banking, visit our website at
clintonsavings.com
or Bank by Phone at 978-365-3713

BounceProtectionSM



Clinton
Savings Bank
An experience you can bank on.



What is Bounce ProtectionSM?

Bounce Protection is an overdraft privilege limit that is applied automatically on your account 30 days after opening that allows checks and other transactions made using your checking account number, automatic bill payment and recurring debit card payments to be paid in the event funds are not available.

Recent legislation was put into effect to provide you with greater flexibility and control over how your overdraft privileges are set up. Now, authorization to pay ATM transfers, withdrawals and/or everyday debit card purchases require your consent to agree (opt in) or decline (opt out) to using your Bounce Protection limit for these transactions.

How does Bounce Protection work?*

As long as you maintain your account in “good standing,” we may approve your overdraft items within your current available Bounce Protection limit as a non-contractual courtesy.

For overdraft privilege consideration, your account is in “good standing” if you (1) make sufficient deposits to bring your account to a positive balance at least once every 14 calendar days (including the payment of all bank fees and charges); (2) avoid excessive overdrafts; and (3) there are no legal orders, levies or liens against your account.

Please note that the amount of the overdraft plus any resulting fees** for each item will be deducted from your overdraft limit. No interest will be charged on the overdraft balance.

*Please refer to the customer overdraft policy for additional details.

**Fee subject to change at anytime.



At times, unanticipated expenses or unforeseen problems can leave you with too little cash in your checking account. Having a check returned due to insufficient funds can be a costly, inconvenient and potentially embarrassing experience.

At Clinton Savings Bank, we do not encourage overdrafts. As always, we encourage you to manage your finances responsibly. However, we want to save you from the additional merchant fees and possible damage to your credit history that might result if a check is returned. That’s why we provide Bounce Protection, a special overdraft service for Clinton Savings Bank’s customers.

What if I go over my Bounce Protection limit?

Overdrafts over your established Bounce Protection limit may result in checks or other items being returned to the payee. ATM/POS transactions may be declined and the insufficient or uncollected funds charge of up to \$25 for each item will be charged and assessed to your account. A Notice of Insufficient or Uncollected Funds will be sent to notify you of items paid and/or returned.

What does my Bounce Protection cost?

There is no additional cost associated with this privilege. You will be charged our insufficient or uncollected funds charge of up to \$25 for each overdrawn item created by a traditional paper-based check, a teller withdrawal, an automatic payment (ACH) transaction, or a recurring debit card payment. Also, if you have requested us to do so, we may authorize and cover ATM transfers, withdrawals and/or everyday debit card purchases.

For example, three presented items in one day will result in \$75 in insufficient or uncollected funds charges. To help you manage your account, the total fees you have paid for items during the current month and for the year-to-date will be reflected on your monthly checking statement.

What is my Bounce Protection limit? If I have two checking accounts, can I get Bounce Protection on both?

Locate your account type below and make note of the corresponding limit. If you have multiple accounts for your household, you may have a separate limit on each eligible account.

Basic Checking	\$ 300
Dividend Checking	\$ 500
Preferred Checking	\$ 500
Total Access	\$ 500

What are some ways I am covered by Bounce Protection? Will the limit be reflected in the balance I receive?

The chart below shows the different access points covered by Bounce Protection and indicates whether or not this limit will be reflected in the balance provided.

Access points	Is my overdraft privilege available?	Does the balance provided reflect my overdraft privilege limit?
Teller	Yes	No
Writing a Check	Yes	N/A
MasterMoney™ Debit Card	Yes ¹	N/A
ATM Withdrawal	Yes ¹	No
ACH-Auto Debit	Yes	N/A
CSB Online Banking	Yes	Yes
Preauthorized Transfers	Yes	N/A
CSB Bank by Phone	Yes	Yes

¹ After July 1, 2010, your Bounce Protection service will not be available for ATM or everyday debit card transactions unless you opt in to this service.

Clinton Savings Bank’s overdraft protection service will be made available for ATM or everyday debit card transactions upon your request only. Please call 888-744-4272 (4CSB), visit your nearest branch or access the secure form from your online banking account to arrange for this coverage.

How do I know when I use the overdraft limit?

You will receive a notice each time items are presented against insufficient or uncollected funds. You will need to subtract the total fees when balancing your checkbook.

When will Bounce Protection be available on my account?

If you are a new customer, the overdraft privilege service may be available on your account 30 days after your account is opened, assuming your account is in “good standing” as defined in this brochure.