

To maintain your account in good standing with our Overdraft Protection Program you must return your account to a positive balance within 30 days from the date shown on the front of this notice.

Whether items you present against insufficient funds will be paid is discretionary and we reserve the right not to pay them. For example, we typically do not pay overdrafts if your account is not in good standing or you are not making regular deposits or you have too many overdrafts. The fact that we may have paid an item in this instance does not represent a commitment to do so in the future.

For additional information regarding our Overdraft Privilege feature, please review the following Overdraft Privilege Service Description (A Discretionary Overdraft Service).

It is the policy of CARROLLTON BANK ("the Bank, we, us. or our") to comply with applicable laws and regulations, and to conduct business in accordance with applicable safety and soundness standards.

A non-sufficient funds (negative) balance may result from: A) The payment of checks, electronic funds transfers, point of sale transactions, or other withdrawal requests; B) Payments authorized by you; C) The return, unpaid, of items deposited by you; t) The imposition of applicable 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 (primarily used for personal and household purposes) is maintained in good standing, which includes at least: (A) Continuing to make deposits in a consistent manner, and depositing at least \$300 or more in your account within each thirty (30) day period, (B) You are not in default on any loan obligation to the Bank, (C) You bring your account to a positive balance (not overdrawn) at least once every thirty (30) days, and (D) Your account is not the subject of any legal or administrative order or levy, we will consider without obligation on our part, approving your reasonable overdrafts. This discretionary *service will generally be limited to a \$400 overdraft (negative) balance for Free Checking accounts or a \$700 overdraft (negative) balance for other eligible personal checking accounts. Of course, any and all fees and charges, including without limitation our non-sufficient funds/overdraft fees (as set forth in our fee schedules) will be included in this limit.

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 our Non-Sufficient Funds fees described below 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, our Non-Sufficient Funds and/or Overdraft (NSF/OD) Charge(s).

Fees may be assessed for any item which creates an overdraft or negative balance on your account whether the item is a check, in-person withdrawal, electronic transfer, point of sale transaction, or other means as set forth above. Effective on or before December 1, 2008 we will assess a \$25 non-sufficient funds paid item fee for each item presented and paid against non-sufficient funds which creates or increases an overdraft on your account. We will also assess a \$25 nonsufficient funds return item fee for each item presented against non-sufficient funds and returned unpaid regardless of the type of item. All such fees will be included in the \$400 or \$700 overdraft (negative) balance limit discussed above.

LIMITATIONS: Available only to eligible Personal Checking accounts primarily used for personal and household purposes. (Business accounts, Savings, Money Market accounts, Student accounts, and Public Fund accounts are not eligible) We may limit the number of accounts eligible for Overdraft Privilege *Service to one account per household.

*The Overdraft Privilege Service does not constitute an actual or implied agreement between you and the 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 us at any time without prior notice or reason or cause.

Overdraft PrivilegeSM is a service mark of Strunk and Associates, L.P.