

An Important Notice To Our Valued Clients

Due to recently enacted Federal regulations, we are writing to advise you that effective August 15, 2010, Bay Bank and Cowlitz Bank can no longer automatically provide coverage for everyday Debit Card purchases or ATM transactions that exceed your available funds (currently these transactions are approved at the Bank's discretion). To continue benefitting from the overdraft coverage we have provided to you in the past, please complete the Overdraft Authorization provided below and bring it to your local Bank Branch for processing.

If you do choose to continue this coverage, your Debit Card purchases and ATM transactions may be approved (at the Bank's discretion) even if you do not have sufficient funds. Without this coverage, beginning August 15, 2010, Debit Card purchases and ATM transactions will be denied if you do not have sufficient available funds. To prevent an embarrassing denial, return this Authorization right away.

There may be times, such as to cover an unplanned expense, that overdraft coverage will be valuable. Remember, standard overdraft fees may apply including a standard overdraft fee each time you use your Debit Card but do not have available funds.

Please notify us by August 15, 2010, if you would like to authorize the Bank to pay overdrafts on your Debit Card purchases and ATM transactions by completing and returning the attached authorization to your local Bank Branch.

If you have any questions, please contact your local Bank Branch, call us toll-free at 800.340.8865 or email us at either TalkToUs@cowlitzbank.com or TalkToUs@bay-bank.com. Thank you.

Overdraft Authorization

Due to new Federal regulations, effective August 15, 2010, we can no longer automatically provide overdraft coverage on Debit Card purchases and ATM transactions. However, you do have the option to continue this protection and immediate authorization is required to do so. To continue your overdraft coverage, please complete the following form and return it to any of our local Branch offices as soon as possible. The Bank reserves the right to make overdraft decisions on a case by case basis.

I authorize Cowlitz Bank/Bay Bank to pay overdrafts on my ATM and everyday Debit Card transactions and understand that an overdraft fee will be charged.

Signature: _____

Printed Name: _____

Date: _____

Account Number(s): _____