



UNDERSTANDING YOUR AVAILABLE OVERDRAFT PROTECTION OPTIONS

Sometimes there aren't enough funds in your account to cover a transaction or life gets busy and you forget to record a check or debit in your register. Whatever the reason, we understand this can happen to anyone. Protect yourself from overdraft situations by learning more about our available overdraft protection options designed specifically to provide peace of mind that comes with knowing you're covered.

Overdraft Protection Line of Credit

- ◆ The Overdraft Protection Line of Credit* is an unsecured line of credit that allows you to cover unplanned shortages and provides a cash reserve to be used at your discretion.
- ◆ It can be used in an emergency, when you have unexpected expenses or simply want to take a vacation. As a benefit, this service protects you from incurring an overdraft fee.
- ◆ All advances occur in \$100 increments and there is no set-up charge, only a small monthly fee to have this line available. Interest accrues on a daily basis and is charged on the outstanding principal balance.
- ◆ For your convenience, automatic repayment is required.

Overdraft Transfer

- ◆ With our Overdraft Transfer service, we automatically cover shortages in your checking account by using a linked checking or savings account of your choice when enough funds are available.
- ◆ If adequate funds are available in the linked account to cover the overdraft, overdraft fees can be prevented.
- ◆ A one-time setup fee is applicable and a per transfer fee will be charged to your checking account. Only one overdraft transfer is made per day—not with each transaction.
- ◆ No credit approval is required.

Stop by or call us if you have any questions or want to get started with the Overdraft Protection option right for you. We're here to help!