

# 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 Sunflower Bank's available overdraft protection options designed specifically to provide peace of mind that comes with knowing you're covered.

## Ready Cash Reserve

### What it is and how it works:

- ❑ The ReadyCash Reserve\* 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 the 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

### What it is and how it works:

- ❑ With Sunflower Bank's 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.
- ❑ No credit approval required.
- ❑ 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.

**HAVE ADDITIONAL QUESTIONS OR WANT TO GET STARTED WITH AN OVERDRAFT PROTECTION OPTION? STOP BY OR CALL US. WE ARE HERE TO ASSIST YOU!**

*\*Subject to credit approval.*



*Creating Possibility.*