

# OVERDRAFT PROTECTION

ACCOUNT DETAILS*	
<b>How it Works</b>	<ul style="list-style-type: none"> <li>This service works as a reserve for your checking account that holds a pre-approved amount of money.</li> <li>As needed, monies from this reserve are automatically transferred to your checking account to cover any overdraft.</li> </ul>
<b>Advances</b>	<ul style="list-style-type: none"> <li>Automatic advances are transferred to your checking account in \$100.00 increments.</li> <li>There is a \$5.00 advance fee per transfer.</li> </ul>
<b>Interest Rate</b>	16.00% Fixed
<b>Payments</b>	<ul style="list-style-type: none"> <li>The minimum monthly payment is the greater of the following:                             <ul style="list-style-type: none"> <li>\$25.00; or</li> <li>5.00% of the loan account balance on the last day of the billing cycle.</li> </ul> </li> <li>Due date is 24 days after the checking account/combined billing statement is processed.</li> <li>Minimum payment is automatically deducted from your checking account, unless a payment is made prior to the due date.</li> <li>Payments can also be made via Online Banking or at the teller window.</li> </ul>

\*All loans subject to credit approval.