

## Overdraft Protection Disclosure

### What it is

A service that automatically transfers available funds from your primary Share Savings Account, Special Savings Account, *Advantages Money Market Savings™ Account*, Personal Line of Credit (PLOC), VISA® *Power Card™*, and additional *Advantages Checking™* accounts to your *Advantages Checking™* Account or *Advantages Money Market Savings™ Account* to clear an overdrawn item.

### Service Features

- ◆ You may choose up to three accounts to transfer from
- ◆ You determine the order of access, if multiple products are selected for protection
- ◆ Items that cause an overdraft include checks, ACH debits and other electronic debits, debit card purchases, and ATM withdrawals
- ◆ You will receive a notice of overdraft and fee
- ◆ The transaction and fee appear on your checking statement
- ◆ HELOC Platinum credit card is excluded from this service

Transferring from Savings/Checking	Transferring from VISA or PLOC
<ul style="list-style-type: none"> <li>◆ Exact amount needed to cover overdraft, plus fee is transferred; fee will be pulled from the original protection account, or a designated protection account, as available</li> <li>◆ \$7 fee per day of occurrence</li> <li>◆ Limit of 6 occurrences per month (Reg D)*</li> <li>◆ Member may cross account numbers (requires additional authorization form)</li> </ul>	<ul style="list-style-type: none"> <li>◆ Transfers in \$100 increments</li> <li>◆ \$7 fee per day of occurrence</li> <li>◆ Unlimited transfers allowed monthly</li> <li>◆ Finance charges accrue at cash advance rate (VISA)** or advance rate (PLOC)^ from date of transfer</li> <li>◆ Credit product must be current</li> <li>◆ Member may cross account numbers for VISA only (requires additional authorization form)</li> </ul>

\* Federal Regulation D limits the number of transfers from a non-transaction account (Share savings) to six per month. This includes transfers by telephone, fax, internet instruction, as well as overdraft protection transfers to checking. More than six transfers per account, per month, may result in rejection of a transfer or transaction.

\*\*Overdraft protection transfers from your VISA account are considered cash advances under your VISA *PowerCard™* and subject to all terms and conditions of your LOANLINER VISA Consumer Credit Card Agreement and LOANLINER VISA *PowerCard™* Disclosure.

^ Overdraft protection transfers from your PLOC account are considered advances under your LOANLINER Open-End Plan and subject to all terms and conditions of your LOANLINER Credit and Security Agreement and LOANLINER Addendum.