



P.O. Box 14864 - Reading, PA 19612

## 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>◆ 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>

\*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.