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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 checking accounts to your 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
- ◆ Any real estate secured line of credit product is excluded from this service

Transferring from Savings/Checking	Transferring from VISA or PLOC
<ul style="list-style-type: none"> ◆ 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 ◆ \$7 fee per day of occurrence ◆ Member may cross account numbers (requires additional authorization form) 	<ul style="list-style-type: none"> ◆ Transfers in \$100 increments ◆ \$7 fee per day of occurrence ◆ Unlimited transfers allowed monthly ◆ Finance charges accrue at cash advance rate (Visa)* or advance rate (PLOC)^ from date of transfer ◆ Credit product must be current ◆ Member may cross account numbers for Visa only (requires additional authorization form)

*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.