



Overdraft Protection Disclosure

What is Overdraft Protection?

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.
- ◆ The transaction will appear on your statement.
- ◆ Any real estate secured line of credit product is excluded from this service.

Transferring from Savings/Checking	Transferring from Visa [®] Power Card [™] or PLOC
<ul style="list-style-type: none"> • The transfer amount is the exact amount needed to cover the overdraft. • Unlimited transfers allowed monthly. • Member may cross account numbers (requires additional authorization form). 	<ul style="list-style-type: none"> ◆ Transfers in \$100 increments. ◆ Unlimited transfers allowed monthly. ◆ Finance charges accrue at your cash advance rate on your Visa[®] <i>PowerCard</i>[™] from date of transfer. Overdraft protection transfers from your Visa[®] <i>PowerCard</i>[™] are considered cash advances and subject to all terms and conditions under your Consumer Credit Card Agreement Disclosure. ◆ Finance charges accrue at your advance rate on your PLOC from date of transfer. Overdraft Protection transfers from your PLOC are considered advances and subject to all terms and conditions under your Credit and Security Agreement. ◆ Credit Card must be current. ◆ Member may cross account numbers for Visa only (requires additional authorization form)