



### OVERDRAFT LINE OF CREDIT



### OVERDRAFT PROTECTION SOURCES



### BOUNCE PROTECTION PLUS



### BOUNCE PROTECTION

Overdraft options	Pays for items using a line of credit	Covers overdrafts by transferring money from an eligible account to checking	Covers overdrafts made by one-time debit card or ATM transactions	Covers overdrafts made by ACH, checks or recurring debit card transactions
<b>HOW DOES IT WORK IF I DON'T HAVE FUNDS FOR A TRANSACTION:</b>				
Overdraft options available (Enrolled and requirements met)	Item is paid for with the overdraft line of credit.*	Item is paid for. Money is transferred from an eligible account to the checking account.	Item is paid for. Overdraft fee** is assessed on charges greater than \$20 when you overdraw your checking account.	Item is paid for. Overdraft fee is assessed on charges greater than \$20 when you overdraw your checking account.
Overdraft options not available (Not enrolled or requirements not met)	Item is returned. A \$25 NSF fee assessed. (Non-Sufficient Funds)	Item is returned. A \$25 NSF fee assessed. (Non-Sufficient Funds)	Transaction is declined. A \$2 denial fee on ATM transactions is assessed.	Item is returned. A \$25 NSF fee assessed. (Non-Sufficient Funds)
<b>FEE INFORMATION</b>				
Amount of Fees	No fee to set up. Interest charged if used.	\$5 per transfer	\$25 on charges greater than \$20	\$25 on charges greater than \$20
Fee Limit	Interest charged on the amount withdrawn	None for transfers, one \$25 NSF fee assessed (per 24-hour period)	One (per 24-hour period)	One (per 24-hour period)
Usage Limit	Up to \$2,000, can vary depending on terms of line of credit	Up to the available funds, plus transfer fees, in the eligible account	Up to \$500 in overdrafts plus fees	Up to \$500 in overdrafts plus fees
<b>READY TO TAKE ACTION</b>				
Is this right for me?	If you want to accrue interest rather than pay fees	If you want to use an eligible account to cover overdrawn items	If you want to have debit card transactions be authorized and not denied	If you want to maintain standard coverage
How to sign up	Online banking or at account opening	Online banking or at account opening	Online banking or at account opening	Automatically included, can call to remove
Additional notes			Not available on Ascend checking accounts (Checking account must be open for 30 days to qualify.)	Not available on Ascend checking accounts (Checking account must be open for 30 days to qualify.)

\* Loans are subject to credit approval and Credit Union lending guidelines. Member must be in good standing. See our Rate Schedule for more information.

\*\* Refer to the Truth-In-Savings Rate and Fee Schedule for applicable fees.