



Extra Balance Overdraft Protection for Personal Checking accounts Effective March 10, 2017 Rates and terms subject to change without notice				
Amount Financed	Annual Percentage Rate-(APR) as low as:	Interest Rate	Per Advance Fee	Term
\$300 to \$5,000	18.00%	18.00%	\$5.00	Revolving

Interest rates and APR's listed above reflect a discount of 0.50% for automatic payments from an Exchange Bank Deposit Account. All borrowers must set-up an automatic payment to be eligible for these rates.

Rate and terms are effective as of March 1, 2017 and are subject to change. Certain restrictions apply. A balloon payment will result if only minimum payments are made

Minimum payment is equal to the greater of

- 3% of outstanding balance plus finance charges, advance fees, and late fees
Or
- \$25.00 plus any advance fees and late fees.

Typical Payment Example: For an Extra Balance account of \$500.00, the interest rate is 18.00%, the **Annual Percentage Rate** is approximately 18.00% which includes an advance fee of \$5.00, and the monthly payment is approximately \$27.64.

Eligible Accounts:

- Personal checking account
- Checking accounts in the name of a revocable Family Trust require a Trust Certification.

Ineligible Accounts:

- Any business account, including sole proprietor or DBA
- Personal account with overdraft protection (Transfers set up from a savings account)
- Money Market accounts
- Totten Trust accounts

