

Overdraft Line of Credit

Overdraft Protection for Personal Checking Accounts
Effective September 14, 2020
Rates and Terms subject to change without notice
Certain restrictions apply

Amount Financed	Annual Percentage Rate (APR)*	Interest Rate*	Transfer Fee**	Term
\$300 to \$5000	18.00%	18.00%	\$5.00	Revolving

*Interest rates and APRs listed above reflect a discount of 0.25% for an automatic payment from an Exchange Bank Deposit Account. The rate can increase if the automatic payment is discontinued.

**Transfer fee in the amount of \$5.00 per transfer is assessed to your transaction account.

Minimum Payment: Your "Regular Payment" will be based on a percentage of your outstanding balance as shown below or \$25.00 plus all accrued interest, whichever is greater.

3% of your outstanding balance.

Your "Minimum Payment" is your Regular Payment, plus any amounts past due and all fees and charges.

Typical Payment Example: For an Overdraft Line of Credit account of \$500.00, the interest rate is 18.00% and the **Annual Percentage Rate** is **18.00%**. The monthly payment is approximately \$32.40.

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 from a savings account)
- Money Market accounts
- Totten Trust accounts