



Overdraft Line of Credit

Overdraft Protection for Personal Checking Accounts

Annual Percentage Rates (APRs) are effective: 6/16/2022

Rates and Terms are subject to change

Amount Financed	Annual Percentage Rate (APR)*	Transfer Fee**	Term
\$300 to \$5,000	18.00%	\$5.00	Revolving

*Interest rates and APRs are listed above and reflect a discount of 0.25% with an automatic payment from an Exchange Bank Deposit Account.

** Transfer fee in the amount of \$5.00 per transfer is assessed up to once daily to your checking account.

Minimum Payment: Your "Minimum Payment" equals 3% of your outstanding balance plus any amounts past due and all fees and charges, or \$25.00 plus all accrued interest, whichever is greater.

Typical Payment Example: For an Overdraft Line of Credit account with a balance of \$500.00, the interest rate is 18.00% and the **Annual Percentage Rate** is **18.00%**. The monthly payment is approximately \$25.00.

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, MyCash Checking.

Certain restrictions apply. Subject to credit approval.