

## Account Protection Options

### Overdraft Assurance Privilege (OAP)

OAP coverage on your account pays all debits up to the approved amount based upon the account type. An overdraft fee will be charged for each item paid within the OAP limit (see fee schedule for current overdraft fee). ATM transactions and everyday debit card purchases will be covered should you choose to opt-in. You will receive notification when an overdraft occurs. The benefits of OAP are:

- the ability to opt-in or out at any time
- funds not required in an offsetting account
- no need for credit approval
- no annual fee, you are only charged when you use it

### Overdraft Line of Credit

Overdraft Line of Credit allows you to automatically transfer or write yourself a loan whenever you need extra cash. You must apply and be approved to receive the credit line. Funds can be advanced by yourself at any time or automatically advanced in multiples of \$100.00 if your checking account becomes overdrawn. You have the option to pay the outstanding balance in full or have automated monthly payments deducted from your checking account. You will receive notification when a transfer occurs. The benefits of Overdraft Line of Credit are:

- funds not required in an offsetting account
- interest only accrues on the balance advanced to your checking account
- an annual nominal fee of \$30.00

### Overdraft Protection Transfer

An Overdraft Protection Transfer consists of a sweep from a qualifying deposit account. If your checking account becomes overdrawn by at least \$0.01, we will transfer funds from the qualifying deposit account in multiples of \$50.00 sufficient to cover the overdraft balance. Transfers will occur only if you maintain sufficient funds in the qualifying deposit account. You will receive notification when a transfer occurs. The benefits of sweeps are:

- a transaction fee only when funds are transferred (see fee schedule for amount)
- no maximum overdraft limit (limit is based upon balance in qualifying deposit account)
- no annual fee