

OVERDRAFT PROTECTION



Ever accidentally write a check you didn't have enough money in your account to cover? It can happen to anyone.

Fortunately, Premium Overdraft is available to help in those "oops" moments.

What is Premium Overdraft?



Covers transactions that result in an overdrawn account



Has a low cost or rate of interest for the overdrawn amount

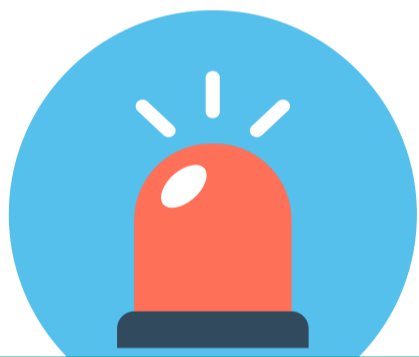
OR links your checking account to your savings to cover the payment



Provides you with peace of mind



When might you use it?



Emergencies

car repairs, medical bills, appliance failures



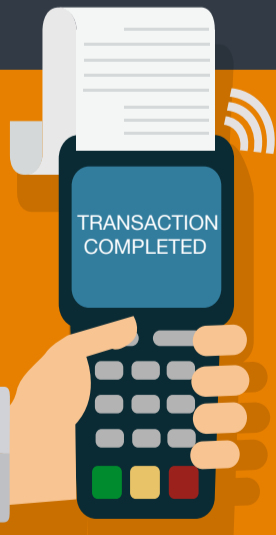
Accidents

math errors, deposit timing, forgetfulness

When a transaction causes an overdraft, what happens....

Without Premium Overdraft?

- A debit card transaction is refused
- Checks are returned for insufficient funds
- Possibly an additional charge from the business
- Embarrassment, and possible arrest in extreme situations



With Premium Overdraft?

- The transaction or check clears and you complete your purchase
- A small fee is applied, which you must pay along with...
- The money you pay back by putting it in your account as soon as possible

How can I get it?



Opt in - just ask for the form



Fill it out, sign it and return it



Pay nothing unless you use it